STIC Search Report
EIC 3600

STIC Database Tracking Number: 156833

TO: Carolyn Bleck Location: 5B29 **Art Unit : 3626** **Case Serial Number: 10/743201**	**From: Bode Akintola** **Location: EIC 3600** **KNX 4 B 59** **Phone: 571-272-3514** **Olabode.akintola@uspto.gov**

Search Notes

Examiner Carolyn,

Please find attached the results of your search request.

If you need a refocus, let me know.

Thanks,

Bode

ResponseHeader=Commercial Database Search Request

AccessDB#= ___156833___

LogNumber= _____

Searcher= _____

SearcherPhone= _____

SearcherBranch= _____

MyDate=Fri Jun 17 10:50:28 EDT 2005

submitto=STIC-EIC3600@uspto.gov

Name=Carolyn Bleck

Empno=79167

Phone=2-6767

Artunit=3626

Office=5b29

Serialnum=10/743201

PatClass=705/4

Earliest=12/22/03

Format1=paper

Searchtopic=The claims have a very detailed formula in them. I need a search for a method of insuring to provide survival risk insurance.
The formula includes:
calculating a single premium for survival risk insurance wherein the single premium is equal to or greater than the sum of the discounted survival risk benefits for each life in said group of insured lives less the present value as of said beginning date of the expected death benefits of the survivors of said group of insured lives payable after said end date.

Comments=

send=SEND

05-17-05P12:35 RCVD

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Set      Items    Description
S1          1     AU=(PARANKIRINATHAN, K? OR PARANKIRINATHAN K?)
S2       3906     PREMIUM? ?
S3    2412934     MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPUTES OR
                  COMPUTING OR ESTIMAT?
S4      11977     SURVIV?
S5     106059     INSURANCE OR ASSURAN? OR INSURE? ? OR RISK? ?
S6    1759539     (MORE OR HIGHER OR LESS? OR LOWER OR GREATER)()THAN OR EQU-
                  AL? OR EQUIVALENT
S7        514     S3(5N)S2
S8          1     S7 AND S4
S9         18     S7 AND S5 AND S6
S10        19     S8 OR S9
```

Considered all

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? show file
File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)
        (c) 2005 JPO & JAPIO
File 350:Derwent WPIX 1963-2005/UD,UM &UP=200539
        (c) 2005 Thomson Derwent
```

07748454   **Image available**
SERVICE CONTRACT INFORMATION PROCESSOR, CONTRACT INFORMATION PROCESSING
METHOD AND RECORDING MEDIUM

PUB. NO.:   2003-242359 [JP 2003242359 A]
PUBLISHED: August 29, 2003 (20030829)
INVENTOR(s): NAGANO TAKESHI
              HIRAKI HIDEKAZU
              KODA AKIRA
              UEHARA HIROSHI
              HIKICHI TATSUYA
              MORIKI KOSUKE
              KUWABARA SHIGEO
              AIDA HIROSHI
              TASHIRO REIKO
APPLICANT(s): TOKIO MARINE & FIRE INSURANCE CO LTD
APPL. NO.:   2003-055564 [JP 200355564]
              Division of 2000-275706 [JP 2000275706]
FILED: September 11, 2000 (20000911)
INTL CLASS: G06F-017/60
                              ABSTRACT

PROBLEM TO BE SOLVED: To provide an **insurance** contract support system for
realizing an **insurance** policy that is attractive to both an **insurance**
company and an applicant and supporting proper judgment of the **insurance**
policy.

SOLUTION: An applicant with one or a plurality of types of general
insurances with the payment amount of respective **insurance premiums**
determined can inclusively contract for a reserve-type specified policy
allowing reserve with a special interest rate together with a general
policy. The interest rate is increased or on the contrary, is subjected to
a penalty in accordance with fluctuations in the policy condition of the
general policy. The policy conditions of the general policy and the
reserve-type specified policy are recorded in a DB system 15 in each
applicant. A main control part 11 calculates the total payment amount of
 insurance premiums of the applicant from the DB system 15 when the
identification data of the applicant is inputted, increases the interest
rate if the total payment amount is **more**   **than**   that before a
fluctuation, and imposes a penalty to perform deduction from a refund if
the total payment amount is less.
COPYRIGHT: (C)2003,JPO

07573727   **Image available**   -
LIFE **INSURANCE** DATA PROCESSING SYSTEM AND LIFE **INSURANCE** PLAN DATA
PROCESSOR

PUB. NO.:   2003-067568 [JP 2003067568 A]
PUBLISHED: March 07, 2003 (20030307)
INVENTOR(s): TAKENAKA KOICHI
APPLICANT(s): SUMITOMO LIFE INSURANCE CO

APPL. NO.:   2001-255212 [JP 2001255212]
FILED: August 24, 2001 (20010824)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a data processing system adaptable to free **insurance** planes.

SOLUTION: A plan data processor sets an **insured** amount to vary during a payment period according to a customer's requirement. Further, an accepted **premium** at each payment is **calculated** as a value between the maximum and minimum values of a provisional premium of the type adopting natural premium corresponding to the **insured** amount, so that the total of payment periods is the same for both the provisional premium and the accepted premium. A premium data processing device processes data about the payment of security **insurance** and related savings **insurance** according to the acceptance of the accepted premium at each payment. The savings **insurance** is used to absorb a difference between the accepted premium and the provisional premium; processes are carried out so that, when the provisional security **insurance** premium is **less** **than** the accepted premium, the accepted premium exceeding the provisional premium is set as a reserve premium, and so that when the provisional premium is **greater** **than** the accepted premium, the reserve premium already in reserve is cut to provide the premium.

 10/5/3   **(Item 3 from file: 347)**
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07097775   **Image available**
PROPER   **PREMIUM**   **CALCULATING** METHOD FOR REVERSE MORTGAGE AND RECORDING MEDIUM

PUB. NO.:   2001-325431 [JP 2001325431 A]
PUBLISHED: November 22, 2001 (20011122)
INVENTOR(s):   AONUMA KIMIAKI
               MURAUCHI YOSHIKO
APPLICANT(s): BANK OF TOKYO-MITSUBISHI LTD
APPL. NO.:   2000-144264 [JP 2000144264]
FILED: May 17, 2000 (20000517)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a proper **premium** **calculating** method providing the financial product of reverse mortgage involving no **risk** for a client.

SOLUTION: This method comprises a step for estimating the time point of death of a virtual client in the future on a simulation, step for estimating interest to be applied to each of financing time points during a period to the settlement time point of the virtual client and interest to be applied to a period from each of financing time points and the settlement time point, step for estimating a real estate price at the settlement time point for each of clients, step for calculating the expected value of present value on the side of payment at the settlement

time point, step for calculating an estimated settlement money at the
settlement time point for each of clients, step for calculating the
expected value of present value on the side of receiving by calculating the
present value of a smaller amount between the estimated real estate price
and the estimated settlement money, and step for performing calculation so
that the expected value of the present value on the side of·payment can be
equal with the expected value of the present value on the side of
receiving and **determining** a **premium** price on the basis of that
calculation.

 10/5/4   **(Item 4 from file: 347)**
DIALOG(R)File 347:JAPIO
(c) 2005 JPO & JAPIO. All rts. reserv.

07045767   **Image available**
AUTOMOBILE **INSURANCE** FOR **PREMIUM** **CALCULATING** METHOD CORRESPONDING TO
ACTUAL DRIVING TIME, USED DURATION AND DRIVEN DISTANCE

PUB. NO.:   2001-273401 [JP 2001273401 A]
PUBLISHED: October 05, 2001 (20011005)
INVENTOR(s):   ADACHI YOSHIRO
APPLICANT(s): ADACHI YOSHIRO
APPL. NO.:   2000-124966 [JP 2000124966]
FILED: March 23, 2000 (20000323)
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To eliminate irrationality that it is necessary to
pay the same amount of the automobile **insurance** premium when other
conditions are **equal** regardless of whether or not driving time, the used
duration and the driven distance are great or little concerning.

SOLUTION: A system for previously contracting basic various conditions,
counting time really spent for driving and **calculating** a **premium** on the
basis of this time is realized by using a communication line. Namely, a
person **insured** holds an information terminal 1 owned by the person
insured , an **insurer** holds an information processor 2, that the **insurer**
has, and the **premium** is **calculated** receiving driving starting time,
ending time and **insurance** contract number or the like from the
information terminal of the person **insured** .

 10/5/5   **(Item 1 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

016929710   **Image available**
WPI Acc No: 2005-254020/200526
XRPX Acc No: N05-209107
  Numerical calculation device for option transactions, executes
  calculation of option risk index using particular approximation
  equation and calculation procedure, when volatility value is judged to be
   equal to/ greater than threshold value
Patent Assignee: BANK TOKYO MITSUBISHI LTD (BANK-N); FUJITSU LTD (FUIT)

Inventor: NAKAYAMA T
Number of Countries: 106   Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200527005	A1	20050324	WO 2003JP11508	A	20030909	200526	B
AU 2003262022	A1	20050406	AU 2003262022	A	20030909	200537	
			WO 2003JP11508	A	20030909		

Priority Applications (No Type Date): WO 2003JP11508 A 20030909
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200527005	A1	J	35	G06F-017/60	

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL
   IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI
   NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG
   US UZ VC VN YU ZA ZM ZW
   Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
   GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ
   UG ZM ZW

| AU 2003262022 | A1 | | | G06F-017/60 | Based on patent WO 200527005 |

Abstract (Basic): WO 200527005 A1
      NOVELTY - A magnitude judgment unit judges the magnitude relation
   between the value of volatility used for calculating option **risk**
   index, and threshold value of volatility. When the volatility value is
   judged to be **equal** to **greater** **than** the threshold value, a
   calculation unit executes calculation of the option **risk** index using
   a particular approximation equation and a calculation procedure.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
   numerical calculation program.
      USE - For **calculating** the value of option **premium** relating to a
   barrier option, and the value of option **risk** index, in option
   transactions for dealing with assets such as stock, claim, currency,
   using portable terminal such as computer, personal digital assistant
   (PDA).
      ADVANTAGE - Suppresses generation of overflow and reduces the
   computational complexity easily and effectively, by investigating the
   value of volatility.
      DESCRIPTION OF DRAWING(S) - The figure shows a functional block
   diagram of the numerical calculation device. (Drawing includes
   non-English language text).
      pp; 35 DwgNo 1/4
Title Terms: NUMERIC; CALCULATE; DEVICE; OPTION; TRANSACTION; EXECUTE;
   CALCULATE; OPTION; **RISK** ; INDEX; APPROXIMATE; EQUATE; CALCULATE;
   PROCEDURE; VOLATILE; VALUE; JUDGEMENT; **EQUAL** ; GREATER; THRESHOLD; VALUE
Derwent Class: T01; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 10/5/6   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

016673927   **Image available**
WPI Acc No: 2004-832647/200482
XRPX Acc No: N04-657985
   Loss coverage definition and insurance premium   calculation **method**
   involves defining loss coverage as function of recovery under insurance

policy and calculating premium **of contract as function of premium of** insurance **policy**

Patent Assignee: PRESTON L W (PRES-I); THOMAS B B (THOM-I)
Inventor: PRESTON L W; THOMAS B B
Number of Countries: 001   Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20040230460	A1	20041118	US 2002411260	P	20020916	200482	B
			US 2003647078	A	20030822		

Priority Applications (No Type Date): US 2002411260 P 20020916; US 2003647078 A 20030822

Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
US 20040230460 A1	10	G06F-017/60	Provisional application US 2002411260

Abstract (Basic): US 20040230460 A1

    NOVELTY - The method involves establishing secondary loss expense contract between the **insured** and the loss protection seller to cover loss. The loss coverage is defined as a function of the recovery under **insurance** policy and the **premium** of contract is **calculated** as a function of the **premium** of the **insurance** policy.

    DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method for defining collateral loss coverage and **calculating** collateral loss **premium** .

    USE - For covering secondary losses like claim, administrative, management, accounting, legal, reputation maintenance, loss of income due to productivity impairment and other type of expenses in terms of **insurance** policy.

    ADVANTAGE - Eliminates **more** **than** 75% of the transaction cost that insurers typically have e.g. sales, underwriting, etc. Enables to reduce premium for **insured** . Enables companies and individuals that are not licensed as insurers to provide the coverage. Allows **insured** to access to new sources of **risk** capital and especially in hard **insurance** markets. Minimizes loss experience of the industry and reduces loss volatility.

    DESCRIPTION OF DRAWING(S) - The figure is a flowchart for underwriting and loss adjustment functions using secondary loss expense coverage.

    pp; 10 DwgNo 3/3

Title Terms: LOSS; COVER; DEFINE; **INSURANCE** ; PREMIUM; CALCULATE; METHOD; DEFINE; LOSS; COVER; FUNCTION; RECOVER; **INSURANCE** ; CALCULATE; PREMIUM; CONTRACT; FUNCTION; PREMIUM; **INSURANCE**

Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

10/5/7   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

015807430   **Image available**
WPI Acc No: 2003-869634/200381
XRPX Acc No: N03-694212
  Special agreement setting system for insurance **premium of contractor,** **has** insurance **contract information update unit which stores second** insurance **premium in** insurance **contract memory unit**
Patent Assignee: DAIICHI SEIMEIKEN SOGOKAISHA (DAII-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

```
Patent No      Kind    Date      Applicat No    Kind    Date      Week
JP 2003281374  A      20031003   JP 200281692    A      20020322  200381  B
```

Priority Applications (No Type Date): JP 200281692 A 20020322
Patent Details:
```
Patent No  Kind Lan Pg   Main IPC      Filing Notes
JP 2003281374 A        9 G06F-017/60
```

Abstract (Basic): JP 2003281374 A
 NOVELTY - An **insurance** contract information update unit (113) stores second **insurance** premium in an **insurance** contract memory unit (13). A primary **calculation** unit **computes** the first **insurance premium** of an **insurance** contract entered by an injured person based on the information on an **insurance** contract.
 DETAILED DESCRIPTION - A secondary **calculation** unit **computes** the second **insurance premium** when adding the grant special agreement in which the benefit of **insurance** premium amount **equivalent** is granted to the contractor of **insurance** contract based on the rate of first **insurance** premium and when prescribed phenomenon is generated. INDEPENDENT CLAIMS are also included for the following:
 (1) an **insurance** premium **equivalent** grant special agreement setting method; and
 (2) an **insurance** amount **equivalent** grant special agreement setting program.
 USE - For setting special agreement on **insurance** premium of contractor
 ADVANTAGE - Reduces burden in paying the **insurance** premium.
 DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a special agreement setting system. (Drawing includes non-English language text).
 Interface (11)
 Processor (12)
 Insurance contract memory unit (13)
 Insurance contract information update unit (113)
 Temporary data storage unit (116)i
 pp; 9 DwgNo 2/6
Title Terms: SPECIAL; AGREE; SET; SYSTEM; **INSURANCE** ; PREMIUM; CONTRACT; **INSURANCE** ; CONTRACT; INFORMATION; UPDATE; UNIT; STORAGE; SECOND; **INSURANCE** ; PREMIUM; **INSURANCE** ; CONTRACT; MEMORY; UNIT
Derwent Class: S05; T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 10/5/8   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

015770033   **Image available**
WPI Acc No: 2003-832235/200377
XRPX Acc No: N03-665190
 Premium determining **method in critical injury insurance system, involves discounting expected payments for interest to determine net insurance cost on present value basis**
Patent Assignee: SANTOLOCI J L (SANT-I)
Inventor: SANTOLOCI J L
Number of Countries: 001 Number of Patents: 001
Patent Family:
```
Patent No      Kind    Date      Applicat No    Kind    Date      Week
US 20030200121 A1     20031023   US 2002127650   A      20020422  200377  B
```

Priority Applications (No Type Date): US 2002127650 A 20020422
Patent Details:
Patent No Kind Lan Pg Main IPC   Filing Notes
US 20030200121 A1   14 G06F-017/60

Abstract (Basic): US 20030200121 A1
        NOVELTY - The durational probabilities of **surviving** without
    critical injury from a present date to each future insurance coverage
    year end is determined, and is multiplied with critical injury rates to
    determine another durational probability. The monetary benefits are
    multiplied with it to determine expected payments, which are discounted
    for interest to determine net insurance cost on a present value basis.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
    following:
        (1) system for **determining** insurance **premium** setting forth a
    monetary benefit for asymptomatic plaintiffs; and
        (2) process for **determining** insurance **premium** defining monetary
    benefits payable to asymptomatic claimants upon future emergence.
        USE - In critical injury insurance system for **determining**
    premium for asymptomatic claimants of mesothelioma, lung cancer, or
    other cancers.
        ADVANTAGE - Facilitates arrangements for guaranteed payments of
    defined monetary benefits upon later critical injury emergency.
        DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of
    computerized system.
        computerized database (102)
        data synthesis and settlement processor (108)
        data product insurance certificate (110)
        network (116)
        remote computer (118)
        pp; 14 DwgNo 4/5
Title Terms: PREMIUM; DETERMINE; METHOD; CRITICAL; INJURY; INSURANCE;
  SYSTEM; DISCOUNT; INTEREST; DETERMINE; NET; INSURANCE; COST; PRESENT;
  VALUE; BASIS
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 10/5/9   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015626052   **Image available**
WPI Acc No: 2003-688223/200365
Related WPI Acc No: 2003-208814
XRPX Acc No: N03-549812
  Financial protection providing method for limited liability entity,
  involves determining premium **charge in excess of primary** insurance
  and equal **to or** less than **maximum level of coverage for** risk
  classification
Patent Assignee: CO J (COJJ-I); CUMMING D T (CUMM-I)
Inventor: CO J; CUMMING D T
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 20030120520 A1   20030626 US 2000197683   P   20000417 200365 B
                                US 2000628949   A   20000728
                                US 2002274367   A   20021021

Priority Applications (No Type Date): US 2000197683 P 20000417; US
    2000628949 A 20000728; US 2002274367 A 20021021
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 20030120520 A1   13 G06F-017/60   Provisional application US 2000197683

                                  Cont of application US 2000628949
                                  Cont of patent US 6470321

Abstract (Basic): US 20030120520 A1
        NOVELTY - The method involves determining a primary **insurance**
    amount and coverage scope of an entity. A maximum level of coverage for
    a **risk** classification is calculated based on an entity reestablishing
    working capital or an investors basis in the investment and an entities
    free cash flow. A **premium** charge is **determined** in excess of the
    primary **insurance** and **equal** to or **less than** the maximum level
    of coverage.
        USE - Used for protecting equity investments.
        ADVANTAGE - The method protects the entity against the events for
    which it is inadequately ensured or has no **insurance** , by **calculating**
     the **premium** charge based on maximum level of coverage and the **risk**
    classification.
        DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of
    the financial protection providing system.
        pp; 13 DwgNo 4/5
Title Terms: FINANCIAL; PROTECT; METHOD; LIMIT; LIABLE; ENTITY; DETERMINE;
    PREMIUM; CHARGE; EXCESS; PRIMARY; **INSURANCE** ; **EQUAL** ; LESS; MAXIMUM;
    LEVEL; COVER; **RISK** ; CLASSIFY
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 10/5/10   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

015535504   **Image available**
WPI Acc No: 2003-597654/200356
XRPX Acc No: N03-476349
   Flexible premium life insurance **contracts administration method e.g.**
   for modified endowment contracts, involves calculating asset charge as
   percentage of account value of contract equal **to or** greater   than
   cost of insurance **charge**
Patent Assignee: LAKENBACH C (LAKE-I); LEBOEUF M (LEBO-I)
Inventor: LAKENBACH C; LEBOEUF M
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 20030110061 A1   20030612 US 2001313742   P   20010821 200356 B
                              US 2002218543   A   20020814

Priority Applications (No Type Date): US 2001313742 P 20010821; US
    2002218543 A 20020814
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 20030110061 A1   12 G06F-017/60   Provisional application US 2001313742
Abstract (Basic): US 20030110061 A1
        NOVELTY - The cost of **insurance** (COI) sufficient to cover life

insurance benefits of a flexible **premium** life **insurance** contract,
is **determined** , so as to determine the COI charge. An asset charge is
determined as a percentage of an account value of the life **insurance**
.contract **equal** to or **greater** **than** cost of **insurance** charge.
    DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:
    (1) improvement in life **insurance** policy; and
    (2) software system.
    USE - For administration of flexible premium life **insurance**
contracts such as non-modified endowment contracts (non-MEC) and
modified endowment contracts (MEC).
    ADVANTAGE - Provides flexible premium life **insurance** contract
that can be easily understood, thereby allowing policy holder to
understand and predict the future cost of the policy.
    DESCRIPTION OF DRAWING(S) - The figure shows a flowchart
illustrating the flexible premium life **insurance** contract
administration method.
    pp; 12 DwgNo 2/2
Title Terms: FLEXIBLE; PREMIUM; LIFE; **INSURANCE** ; CONTRACT; ADMINISTER;
  METHOD; MODIFIED; CONTRACT; CALCULATE; CHARGE; PERCENTAGE; ACCOUNT; VALUE
  ; CONTRACT; **EQUAL** ; GREATER; COST; **INSURANCE** ; CHARGE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 10/5/11   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

015201562   **Image available**
WPI Acc No: 2003-262096/200326
XRPX Acc No: N03-207984
  Life insurance **data processing system uses savings type** insurance **to**
  absorb difference between reception insurance **premium and schedule**
  securing insurance **premium**
Patent Assignee: SUMITOMO SEIMEI HOKEN SOGO KAISHA (SUMI-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2003067568 A   20030307 JP 2001255212   A   20010824 200326 B

Priority Applications (No Type Date): JP 2001255212 A 20010824
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2003067568 A   27 G06F-017/60

Abstract (Basic): JP 2003067568 A
    NOVELTY - The system uses a savings type **insurance** to absorb the
difference between a reception **insurance** premium and a schedule
securing **insurance** premium. When the schedule security **insurance**
premium is larger than the reception **insurance** premium, the already
saved charge of a savings **insurance** is deleted and the security
insurance premium is used as the charge in the savings **insurance** .
    DETAILED DESCRIPTION - When the schedule security **insurance**
premium is smaller than the reception **insurance** premium, the
reception **insurance** premium is used as the charge of the savings
insurance . An **insurance** data processor is provided for processing
the payment of security type **insurance** and saving type **insurance** . A
design data processor sets the **insured** amount which can be changed in

Bode Akintola   EIC 3600   23-Jun-05

the middle of the payment period according to the customer's needs. The
schedule security **insurance** premium of the natural premium system
corresponding to the **insured** amount between the maximum and minimum
values and the reception **insurance** **premium** at each payment time is
calculated to **determine** **equal** schedule security **insurance**
premium and the reception **insurance** premium in the total payment
period. INDEPENDENT CLAIMS are included for the following:
    (a) the life **insurance** design data processor;
    (b) the financial product data processing system;
    (c) the financial product design data processor;
    (d) the life **insurance** data processing;
    (e) the financial product data processing;
    (f) the life **insurance** data processing program;
    (g) the life **insurance** design data processing program;
    (h) the financial product design data processing program; and
    (i) the recording medium storing the programs.
    USE - Life **insurance** data processing system.
    ADVANTAGE - Performs free **insurance** design processing and
provides a data processor with strong point in natural premium and
level premium processing.
    DESCRIPTION OF DRAWING(S) - The figure shows the payment data
processing of the **insurance** premium using a data processor when the
insurance with changing **insured** amount is set with an **insurance**
contract whose contents are freely set. (Drawing includes non-English
language text).
    pp; 27 DwgNo 13/23
Title Terms: LIFE; **INSURANCE** ; DATA; PROCESS; SYSTEM; SAVE; TYPE;
  INSURANCE ; ABSORB; DIFFER; RECEPTION; **INSURANCE** ; PREMIUM; SCHEDULE;
  SECURE; **INSURANCE** ; PREMIUM
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 10/5/12   **(Item 8 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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015148287   **Image available**
WPI Acc No: 2003-208814/200320
Related WPI Acc No: 2003-688223
XRPX Acc No: N03-166407
  Financial protection method for investors, share holders, involves
  determining premium **charge that is** greater than **primary** insurance
  and equal **to or** less than **maximum coverage level of** insurance
Patent Assignee: FORTHCOMING LLP (FORT-N)
Inventor: CO J; CUMMING D T
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6470321	B1	20021022	US 2000197683	P	20000417	200320	B
			US 2000628949	A	20000728		

Priority Applications (No Type Date): US 2000197683 P 20000417; US
  2000628949 A 20000728
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6470321	B1		16	G06F-017/00	Provisional application US 2000197683

Abstract (Basic): US 6470321 B1
    NOVELTY - Amount of primary **insurance** of a business entity and a

maximum level of coverage of **insurance** are detected based on working capital required to reestablish the entity, investor's basis in the investment and free cash flow of entity. A premium charge **greater than** primary **insurance** and **equal** to or **less than** the maximum coverage level, is detected for a desired **insurance** , based on **risk** classification of the entity.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) Financial protection system; and

(2) Computer program product for financial protection.

USE - For providing investors, share holders with financial protection in the form of equity protection **insurance** policy.

ADVANTAGE - An investor is provided with financial protection against a loss in value in the investment in the business entity from an event against which the entity has not obtained **insurance** , by providing a premium charge that is **greater than** primary **insurance** and **equal** to or **less than** maximum coverage level of **insurance** .

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the financial protection system.

pp; 16 DwgNo 4/5

Title Terms: FINANCIAL; PROTECT; METHOD; SHARE; HOLD; DETERMINE; PREMIUM; CHARGE; GREATER; PRIMARY; **INSURANCE** ; **EQUAL** ; LESS; MAXIMUM; COVER; LEVEL; **INSURANCE**

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

10/5/13   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

015033522   **Image available**
WPI Acc No: 2003-094039/200308
XRPX Acc No: N03-074479
   Risk evaluation method for increasing earnings per share for a taxpayer without the need for waiving or otherwise breaching the attorney-client, work product or similar privilege, uses an insurance **product obtained from an** insurer
Patent Assignee: BOMAZU (BOMA-N); BOMAZU LLC (BOMA-N)
Inventor: BOSSART R; MAMORSKY J; ZUCKERBROT K; BOSSART R·T; MAMORSKY J D
Number of Countries: 100 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200301341	A2	20030103	WO 2002US20163	A	20020625	200308	B
US 20030018576	A1	20030123	US 2001300729	P	20010625	200310	
			US 2002178776	A	20020625		
AU 2002320156	A1	20030108	AU 2002320156	A	20020625	200460	

Priority Applications (No Type Date): US 2001300729 P 20010625; US 2002178776 A 20020625
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200301341	A2	E	37	G06F-000/00	

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
US 20030018576 A1   G06F-017/60   Provisional application US 2001300729

AU 2002320156 A1   G06F-000/00   Based on patent WO 200301341

Abstract (Basic): WO 2003001341 A2
     NOVELTY - A method of increasing earnings per share for a taxpayer
comprises, determining a tax reserve amount in connection with a
transfer pricing transaction in a tax period, reserving a tax reserve
equal to the amount for financial statement purposes, obtaining an
insurance product insuring portion of the tax reserve without the
insurer reviewing attorney-client or work product privileged
information and reversing to income the tax reserve amount that is
insured .
     DETAILED DESCRIPTION - INDEPENDENT CLAIMs are also included for the
following:
     (a) A method of determining whether an application to **insure** a
given amount in connection with a transfer pricing transaction for a
given taxation period constitutes an insurable **risk** ;
     (b) A method of **determining** a **premium** in connection with an
insurance application for a requested amount of **insurance** and
retention amount in connection with a taxable transaction for a given
taxation period;
     (c) A method of qualifying an **insurance** application for a
requested amount of **insurance** and retention amount in connection with
a taxable transaction for a given taxation period;
     (d) A method of performing a tax reserve **risk** analysis without
violating the Company's privileged communication with legal counsel.
     USE - For increasing earnings per share for a taxpayer without
revealing attorney-client or work product privileged information.
     ADVANTAGE - The method allows **insurance** to cover a portion of a
taxpayer's liability without the need for disclosure of privileged
information.
     DESCRIPTION OF DRAWING(S) - The figure shows part of a high level
flow diagram illustrating a **risk** evaluation process for transfer
pricing.
     pp; 37 DwgNo 2D/2
Title Terms: **RISK** ; EVALUATE; METHOD; INCREASE; PER; SHARE; NEED; BREACH;
   CLIENT; WORK; PRODUCT; SIMILAR; **INSURANCE** ; PRODUCT; OBTAIN
Derwent Class: T01
International Patent Class (Main): G06F-000/00; G06F-017/60
File Segment: EPI

 10/5/14   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014903291   **Image available**
WPI Acc No: 2002-723997/200278
XRPX Acc No: N02-570842
   **Investment management computer program, for passing on assets to an
   investor's beneficiaries, that increases the after-tax death benefit of
   the investment by means of an** insurance **premium**
Patent Assignee: ARENA R (AREN-I); HERSCHLER J (HERS-I); JACKMAN-WARD F
   (JACK-I); KUPERSTOCK N D (KUPE-I); LEACH R (LEAC-I); MORELL M (MORE-I);
   O'DONNELL R (ODON-I); PARIS T (PARI-I); SCHWARTZ R (SCHW-I); MORRELL M
   (MORR-I)
Inventor: ARENA R; HERSCHLER J; JACKMAN-WARD F; KUPERSTOCK N D; LEACH R;
   MORELL M; O'DONNELL R; PARIS T; SCHWARTZ R; MORRELL M

Number of Countries: 100   Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200284450	A2	20021024	WO 2002US15251	A	20020412	200278	B
US 20030105652	A1	20030605	US 2001283718	P	20010413	200339	
			US 2002121908	A	20020412		
AU 2002309804	A1	20021028	AU 2002309804	A	20020412	200433	

Priority Applications (No Type Date): US 2001283718 P 20010413; US
  2002121908 A 20020412
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200284450	A2	E	48	G06F-000/00	

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA
    ZM ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

| US 20030105652 | A1 | | | G06F-017/60 | Provisional application US 2001283718 |
| AU 2002309804 | A1 | | | G06F-000/00 | Based on patent WO 200284450 |

Abstract (Basic): WO 200284450 A2
        NOVELTY - Assesses the value of the investment and then **determines**
    an **insurance   premium** that will provide a preferred death benefit
  of forty percent of the assessed value of the investment.
        USE - Passing on assets to an investor's beneficiaries.
        ADVANTAGE - The beneficiaries will receive an after-tax death
  benefit that is **greater   than** the pre-tax value of the investment.
        DESCRIPTION OF DRAWING(S) - The figure shows the additional life
    insurance provided by the investment management computer program.
        pp; 48 DwgNo 1c/5
Title Terms: INVESTMENT; MANAGEMENT; COMPUTER; PROGRAM; PASS; INCREASE;
  AFTER; TAX; DEAD; BENEFICIAL; INVESTMENT; **INSURANCE** ; PREMIUM
Derwent Class: T01
International Patent Class (Main): G06F-000/00; G06F-017/60
File Segment: EPI

 10/5/15   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014197070   **Image available**
WPI Acc No: 2002-017767/200202
XRPX Acc No: N02-014148
  Method for calculating **appropriate** premium **of reverse mortgage
  comprises step of determining applied interests, discount rates and real
  estate prices at death time**
Patent Assignee: TOKYO MITSUBISHI GINKO KK (TOKM-N); BANK TOKYO MITSUBISHI
  LTD (BANK-N)
Inventor: AONUMA K; MURAUCHI Y
Number of Countries: 011   Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200188784	A1	20011122	WO 2000JP8735	A	20001211	200202	B
JP 2001325431	A	20011122	JP 2000144264	A	20000517	200202	

Priority Applications (No Type Date): JP 2000144264 A 20000517
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200188784 A1 J 126 G06F-017/60
    Designated States (National): CA CN MX SG US
    Designated States (Regional): BE DE FR GB IT
JP 2001325431 A   21 G06F-017/60

Abstract (Basic): WO 200188784 A1
      NOVELTY - An assumed settlement money at a virtual settlement time
   is calculated along with the expectation of the present value of the
   recipient's side by taking the smaller one out of the assumed
   settlement money and the real estate price. A **premium** is **determined**
   such that the present value of the payer's side is **equal** to that of
   the recipient's side.
      DETAILED DESCRIPTION - Applied interests, discount rates, and real
   estate prices at a death time may be virtually determined at a
   financing time in a simulation and calculating the expectation of the
   present value on the payer's side from the determined applied
   interests, discount rates, and real estate prices.
      USE - A financial instrument called a reverse mortgage is provided.

      ADVANTAGE - Reduced customer's **risk**
      pp; 126 DwgNo 7/21
Title Terms: METHOD; CALCULATE; APPROPRIATE; PREMIUM; REVERSE; COMPRISE;
   STEP; DETERMINE; APPLY; DISCOUNT; RATE; REAL; ESTATE; PRICE; DEAD; TIME
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 10/5/16   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2005 Thomson Derwent. All rts. reserv.

014062486   **Image available**
WPI Acc No: 2001-546699/200161
XRPX Acc No: N01-406735
   Life insurance **simulation device judges insufficiency of money when**
   difference between calculated **life** premium **and stored amount is**
   lesser   than **predetermined value**
Patent Assignee: MINAMI S (MINA-I)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2001216393 A   20010810 JP 200026507   A   20000203 200161 B

Priority Applications (No Type Date): JP 200026507 A 20000203
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2001216393 A   10 G06F-017/60

Abstract (Basic): JP 2001216393 A
      NOVELTY - A money **calculation** unit **computes** the entire life
   premium based on basic input data. The simulation unit judges
   insufficiency of money when the difference between the premium amount
   and stored amount is **lesser** **than** a predetermined value.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
   following:
      (a) Life **insurance** simulation method;

(b) Recording medium
        USE - Life **insurance** simulating device.
        ADVANTAGE - By simulating the life **insurance** with respect to the
    basic data of a person, time economization of the contracting parties
    and consulting function is achieved.
        DESCRIPTION OF DRAWING(S) - The figure shows the flowchart
    explaining life **insurance** simulation. (Drawing includes non-English
    language text).
        pp; 10 DwgNo 1/8
Title Terms: LIFE; **INSURANCE** ; SIMULATE; DEVICE; JUDGEMENT; INSUFFICIENCY;
  MONEY; DIFFER; CALCULATE; LIFE; PREMIUM; STORAGE; AMOUNT; PREDETERMINED;
  VALUE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-017/00
File Segment: EPI

 10/5/17   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013696793   **Image available**
WPI Acc No: 2001-181017/200118
XRPX Acc No: N01-128958
  **Computer implemented bankruptcy prevention system for healthcare
  industry, compares actual and basic periodic cash payment amount for
  paying or recovering the differing amount to the** insured
Patent Assignee: ACE LTD (ACEA-N)
Inventor: HINCKLEY R A
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 6138102   A   20001024 US 98127257   A   19980731 200118 B

Priority Applications (No Type Date): US 98127257 A 19980731
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 6138102   A   13 G06F-017/60

Abstract (Basic): US 6138102 A
        NOVELTY - A policy database (104) stores basic and actual periodic
    cash payment amounts. A comparator in **insurer** 's workstation (106)
    computes difference between actual and basic payment amounts. If basic
    payment amount is more, then amount **equal** to computed difference is
    paid to **insured** , else, least of computed difference and sum of
    premium paid is **determined** and that least amount is recovered from
    the **insured** .
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
    computer implemented bankruptcy prevention method.
        USE - For monitoring and controlling cash flow especially for
    insurance policy in healthcare industry.
        ADVANTAGE - The financial **risk** is considerably reduced by the
    periodic monitoring of cash flow.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
    the bankruptcy prevention system.
        Policy database (104)
        Workstation (106)
        pp; 13 DwgNo 1/7
Title Terms: COMPUTER; IMPLEMENT; PREVENT; SYSTEM; INDUSTRIAL; COMPARE;

ACTUAL; BASIC; PERIODIC; CASH; PAY; AMOUNT; PAY; RECOVER; DIFFER; AMOUNT
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 10/5/18   (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013156300   **Image available**
WPI Acc No: 2000-328172/200028
Related WPI Acc No: 2001-502570; 2002-194698
XRPX Acc No: N00-247010
  Computer system for analyzing and managing life insurance **policies and**
  annuity contracts in which account value varies of value rate or at floor
  rate based on predetermined condition
Patent Assignee: FDI/GENESIS (FDIG-N)
Inventor: MANN R W; PAYNE R C; STRACKA J A; TODD M G; VERRIER M G
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6049772	A	20000411	US 94183834	A	19940121	200028	B
			US 96769798	A	19961219		

Priority Applications (No Type Date): US 94183834 A 19940121; US 96769798 A
  19961219
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6049772	A		10	G06F-019/00	Cont of application US 94183834

Abstract (Basic): US 6049772 A
     NOVELTY - A collection unit enables opening of an account with a
  premium value. The account value is **determined** based on the **premium**
   value for a first time period. During successive time period, the
  account value varies at a value rate or at a floor rate when it is
  greater or **lesser** **than** the floor rate. The value rate comprises the
  product of participation rate and change in value of predetermined
  stock index.
     DETAILED DESCRIPTION - An input unit receives the values of a
  predetermined stock index. An account valuation and hedge factor
  deciding unit determines an account value of a life **insurance** account
  and then determines benefit hedge factors from participation rate and
  floor rate. A transfer command unit provides a transfer command to
  transfer assets to a fixed rate instrument and one hedging instrument
  relative to benefit hedge factors.
     USE - For analyzing and managing the life **insurance** policies and
  annuity contracts on behalf of the **insurance** company.
     ADVANTAGE - The cash values, death benefits and surrender values of
  the life **insurance** or annuity are partially related to stock market
  performance. Enables the **insurance** companies to effectively and
  efficiently provide equity returns, without substantial loss **risks** .
  Allows improved return on investment to the owner, also without
  significant downside **risks** . Provides **assurance** to the **insurance**
  company that the stock or equity market participation element of the
  life **insurance** or annuity can met through conservative investment
  without undue **risks** to the carrier or policy owner.
     DESCRIPTION OF DRAWING(S) - The figure shows the block flow diagram
  of the analytical system for analyzing assets and liabilities.
     pp; 10 DwgNo 3/3
Title Terms: COMPUTER; SYSTEM; MANAGE; LIFE; **INSURANCE** ; CONTRACT; ACCOUNT

; VALUE; VARY; VALUE; RATE; FLOOR; RATE; BASED; PREDETERMINED; CONDITION
Derwent Class: T01
International Patent Class (Main): G06F-019/00
File Segment: EPI

10/5/19   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010525104   **Image available**
WPI Acc No: 1996-022057/199603
XRPX Acc No: N96-018311
  **Computer based method for determining optimal replicating portfolio for
  given target portfolio of market instruments - identifying set of
  transactions required to achieve optimal hedge by analysing portfolio
  replication according to stochastic model which uses trade-off between
  cost of hedge and quality of protection provided**
Patent Assignee: DEMBO R S (DEMB-I)
Inventor: DEMBO R S
Number of Countries: 008 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 686926	A2	19951213	EP 95303465	A	19950523	199603	B
EP 686926	A3	19960612	EP 95303465	A	19950523	199632	
US 5799287	A	19980825	US 94248042	A	19940524	199841	
			US 97866303	A	19970530		

Priority Applications (No Type Date): US 94248042 A 19940524; US 97866303 A
  19970530
Cited Patents: 3.Jnl.Ref; EP 401203; JP 3077163; JP 3103966; JP 3189862; US
  5148365; WO 9215953
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
EP 686926	A2 E 21	G06F-017/60	

  Designated States (Regional): DE ES FR GB IT NL SE

US 5799287	A	G06F-157/00	Cont of application US 94248042
EP 686926	A3	G06F-017/60	

Abstract (Basic): EP 686926 A
      The method involves defining a target portfolio to be replicated, a
  set of available market instruments from which the replicating
  portfolio may be created, a set of future scenarios, a horizon date and
  a minimum profit to be attained. A representation of the trade-off
  between **risk** and expected profit for an arbitrary replicating
  portfolio is determined and used to calculate a maximum **risk** -adjusted
  profit.
      The maximum **risk** adjusted profit reflects the level of return
  that may be achieved with an optimum degree of **risk** , by reflecting
  the point in the **risk** /reward trade-off where a marginal cost of **risk**
   is **equivalent** to a marginal benefit attainable by assuming that
  risk . The method then uses the predefined set of available market
  instruments to identify a set of transactions that will create a
  replicating portfolio that will achieve the maximum **risk** adjusted
  profit.
      USE/ADVANTAGE - Deriving information required to **compute** **risk**
  premium for pricing portfolios in incomplete markets and generating
  replicating portfolio with optimal balance of expected profit and **risk**

      Dwg.8/8

Title Terms: COMPUTER; BASED; METHOD; DETERMINE; OPTIMUM; REPLICA;
   PORTFOLIO; TARGET; PORTFOLIO; MARKET; INSTRUMENT; IDENTIFY; SET;
   TRANSACTION; REQUIRE; ACHIEVE; OPTIMUM; HEDGE; ANALYSE; PORTFOLIO;
   REPLICA; ACCORD; STOCHASTIC; MODEL; TRADE; COST; HEDGE; QUALITY; PROTECT
Derwent Class: T01
International Patent Class (Main): G06F-017/60; G06F-157/00
File Segment: EPI

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Set      Items     Description
S1          2      AU=(PARANKIRINATHAN, K? OR PARANKIRINATHAN K?)
S2      11068      PREMIUM? ?
S3    1195729      MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPUTES OR
                   COMPUTING OR ESTIMAT?
S4      62580      SURVIV?
S5     279929      INSURANCE OR ASSURAN? OR INSURE? ? OR RISK? ?
S6    1191848      (MORE OR HIGHER OR LESS? OR LOWER OR GREATER)()THAN OR EQU-
                   AL? OR EQUIVALENT
S7        469      S2(5N)S3
S8         10      S7(S)S4
S9         40      S7(25N)S5(25N)S6
S10        47      S8 OR S9
S11        44      S10 AND IC=G06F?     Considered all
File 348:EUROPEAN PATENTS 1978-2005/Jun W02
         (c) 2005 European Patent Office
File 349:PCT FULLTEXT 1979-2005/UB=20050616,UT=20050609
         (c) 2005 WIPO/Univentio
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01909297
METHOD OF CALCULATING   PREMIUM **PAYMENT TO COVER THE RISK ATTRIBUTABLE TO
     INSUREDS** SURVIVING **A SPECIFIED PERIOD**
**PROCEDE   DE   CALCUL DU PAIEMENT D'UNE PRIME PERMETTANT DE COUVRIR LE RISQUE
     ASSOCIE A DES PERSONNES ASSUREES VIVANT AU-DELA D'UNE PERIODE SPECIFIEE**
PATENT ASSIGNEE:
   Parankirinathan, Kiritharan, (5224120), 3 Timber Springs Road, New
     Fairfield, CT 06812, (US), (Applicant designated States: all)
INVENTOR:
   Parankirinathan, Kiritharan, 3 Timber Springs Road, New Fairfield, CT
     06812, (US)
PATENT (CC, No, Kind, Date):
                              WO 2005033999 050414
APPLICATION (CC, No, Date):   EP 2004784106 040914;   WO 2004US30137   040914
PRIORITY (CC, No, Date): US 507170 P 030930; US 743201 031222
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
   HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK
INTERNATIONAL PATENT CLASS: **G06F-017/60**
LANGUAGE (Publication,Procedural,Application): English; English; English
METHOD OF CALCULATING   PREMIUM **PAYMENT TO COVER THE RISK ATTRIBUTABLE TO
     INSUREDS** SURVIVING **A SPECIFIED PERIOD**
INTERNATIONAL PATENT CLASS: **G06F-017/60**

01900811
**System and method for unsteadiness compensation in the valuation of futures
     contracts**
**System und Verfahren zur Schwankungskompensation in der Bewertung von
     Termingeschaftsvertragen**
**Systeme et procede pour la compensation des fluctuations dans l'evaluation
     d'un contrat futur**
PATENT ASSIGNEE:
   DEUTSCHE BORSE AG, (3963991), Neue Borsenstrasse 1, 60487 Frankfurt am
     Main, (DE), (Applicant designated States: all)
INVENTOR:
   Kastel, Peter, Tanzstrasse 29, 67480 Edenkoben, (DE)
LEGAL REPRESENTATIVE:
   Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
     , Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1533734 A1   050525 (Basic)
APPLICATION (CC, No, Date):   EP 2004025198 041022;
PRIORITY (CC, No, Date): EP 200326605 031119; EP 20049013 040415
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
   HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 158
NOTE:
   Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

Bode Akintola   EIC 3600   23-Jun-05

FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
        CLAIMS A (English) 200521   1567
        SPEC A   (English) 200521   7660
Total word count - document A   9227
Total word count - document B   0
Total word count - documents A + B   9227

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION the implied spread could easily be backed out of the
futures price.
    Finally, the portfolio **premium** is a value that is **calculated** in an
accumulative manner on a predefined time basis. For instance, the
portfolio **premium** may be **calculated** on a daily basis, with weekends
and bank holidays being considered accordingly. Again, the **premium**
value is **calculated** based on **survived** obligors only. In an
embodiment, the premium is credited/debited for open positions at the...

...dependent on:
* defaults: all of the three values (portfolio nominal, portfolio present
value, and portfolio **premium**) are **determined** based on the **survived**
obligors;
* credit spread changes: the portfolio present value of the present
embodiment is determined based...

...often undesirable when monitoring the basket's behavior.
    Referring now to FIG. 3-4, the **premium** value **determined** in step 220
is depicted. As discussed above, the premium value is substantially
linear in time. However, as the **premium** increment is **calculated** using
the **survived** obligors only, the slope of the curve will slightly
decrease with each separation. Further, there...

 11/3,K/3   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01900706
Construct separation for the valuation of a futures contract
Konstruktteilung zur Bewertung von Termingeschaftsvertragen
Division d'un assemblage pour l'evaluation d'un contrat futur
PATENT ASSIGNEE:
  DEUTSCHE BORSE AG, (3963991), Neue Borsenstrasse 1, 60487 Frankfurt am
    Main, (DE), (Applicant designated States: all)
INVENTOR:
  Kastel, Peter, Tanzstrasse 29, 67480 Edenkoben, (DE)
  Wood, James, 125 Vanguard, Millenium Harbour, Westferry Road, London
    E148LZ, (GB)
LEGAL REPRESENTATIVE:
  Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
    , Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1533732 A1 050525 (Basic)
APPLICATION (CC, No, Date):   EP 2004009013 040415;
PRIORITY (CC, No, Date): EP 200326605 031119
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 176

Bode Akintola   EIC 3600   23-Jun-05

NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
      CLAIMS A (English) 200521   1279
      SPEC A   (English) 200521   18817
Total word count - document A   20096
Total word count - document B   0
Total word count - documents A + B   20096

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION 1 and 2 of the first embodiment. However, TAB. 5 contains
   a column "Survived initial **premium** " holding the **calculated** **survived**
   initial **premium** for each trading day, i.e. the premium due to default
   swaps where obligors have...

...prior to the end of that date. The column "N(today)" contains the
   calculated total **surviving** weight for each trading day, i.e. the total
   weight due to default swaps where...

11/3,K/4   (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01900387
Valuation of a futures contract
Bewertung von Termingeschaftsvertrage
Valuation d'un contract a terme
PATENT ASSIGNEE:
  DEUTSCHE BORSE AG, (3963991), Neue Borsenstrasse 1, 60487 Frankfurt am
    Main, (DE), (Applicant designated States: all)
INVENTOR:
  KASTEL, Peter, Tanzstrasse 29, 67480 Edenkoben, (DE)
  Sprohnle, Tobias, Eurex Frankfurt AG Neue Borsenstrasse 1, 60485
    Frankfurt/Main, (DE)
  WOOD, James, 125 Vanguard, Millenium Harbour, Westferry Road, London E14
    8LZ, (GB)
LEGAL REPRESENTATIVE:
  Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
    , Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1533725 A1   050525 (Basic)
APPLICATION (CC, No, Date):   EP 2003026605 031119;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IT; LI; LU; MC; NL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 132
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text   Language   Update   Word Count
      CLAIMS A (English) 200521   1638
      SPEC A   (English) 200521   13482
Total word count - document A   15120

Total word count - document B   0
Total word count - documents A + B   15120

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION 1 and 2 of the first embodiment. However, TAB. 5 contains
a column "Survived initial **premium** " holding the **calculated   survived**
initial **premium** for each trading day, i.e. the premium due to default
swaps where obligors have...

...prior to the end of that date. The column "N(today)" contains the
calculated total **surviving** weight for each trading day, i.e. the total
weight due to default swaps where...

  11/3,K/5   (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01639592
Premium updating method and apparatus
Verfahren und Gerat zum Aktualisieren von Pramien
Methode et appareil de mise a jour de primes
PATENT ASSIGNEE:
  Colin Corporation, (940262), 2007-1, Hayashi, Komaki-shi, Aichi-ken, (JP)
    , (Applicant designated States: all)
INVENTOR: -
  Oka, Tohru, Colin Corporation, 2007-1, Hayashi, Komaki-shi, Aichi-ken,
    (JP)
  Narimatsu, Kiyoyuki, Colin Corporation, 2007-1, Hayashi, Komaki-shi,
    Aichi-ken, (JP)
LEGAL REPRESENTATIVE:
  Winter, Brandl, Furniss, Hubner, Ross, Kaiser, Polte Partnerschaft
    (100051), Patent- und Rechtsanwaltskanzlei Alois-Steinecker-Strasse 22,
    85354 Freising, (DE)
PATENT (CC, No, Kind, Date): EP 1351177 A1   031008 (Basic)
APPLICATION (CC, No, Date):   EP 2002025654 021119;
PRIORITY (CC, No, Date): JP 200299624 020402
DESIGNATED STATES: DE; FR; GB; IT
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 136
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English)   200341   532
      SPEC A   (English)   200341   5111
Total word count - document A   5643
Total word count - document B   0
Total word count - documents A + B   5643

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION elapsed since the contractor's terminal device 14 last
  sent the physical information to the **insurance** company's computer 16,
  has exceeded an information-sending period pre- **determined** to be **equal**
  to the **premium** -updating period at which the **insurance** company updates

the premium paid by the contractor. If a negative judgment is made at...

11/3,K/6   (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01392369
INSURANCE DESCRIPTIONS ADJUSTING SYSTEM
EINSTELLSYSTEM FUR VERSICHERUNGSBESCHREIBUNGEN
SYSTEME D'ADAPTATION DE DESCRIPTION D'ASSURANCE
PATENT ASSIGNEE:
  MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza-Kadoma,
    Kadoma-shi, Osaka 571-8501, (JP), (Applicant designated States: all)
INVENTOR:
  KANAZAWA, Kiyoshi, 5-2-6, Kuraji, Katano-shi, Osaka 576-0051, (JP)
  SHIRAISHI, Takako, 4-18-12, Kitayamato, Ikoma-shi, Nara 630-0121, (JP)
  NOMURA, Hiroyoshi, 1-2, Kabutodai, Kizu-cho, Soraku-gun, Kyoto 619-0224,
    (JP)
  KASHIMOTO, Takashi, 308-15, Hokkeji-cho, Nara-shi, Nara 630-8001, (JP)
  KOBAYASHI, Tetsu, 17-72, Deyashiki-cho, Nara-shi, Nara 630-8423, (JP)
  YOSHIMURA, Yasuo, 2363-303, Koizumi-cho, Yamatokoriyama-shi, Nara
    639-1042, (JP)
  YAMAMOTO, Masayo, 112-7, Kitanishi-cho, Yamatokoriyama-shi, Nara 639-1025
    , (JP)
  KAGEYAMA, Yukitoshi, 3-6-11-101, Toko-cho, Moriguchi-shi, Osaka 570-0035,
    (JP)
LEGAL REPRESENTATIVE:
  Balsters, Robert et al (83703), Novagraaf International S.A. 25, avenue
    du Pailly, 1220 Les Avanchets - Geneva, (CH)
PATENT (CC, No, Kind, Date): EP 1313043 A1 030521 (Basic)
                              WO 2001097119 011220
APPLICATION (CC, No, Date):   EP 2001938676 010614; WO 2001JP5085 010614
PRIORITY (CC, No, Date): JP 2000180338 000615; JP 2001152077 010522
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 134
NOTE:
  Figure number on first page: 01

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English)   200321   1703
      SPEC A   (English)   200321   23587
Total word count - document A   25290
Total word count - document B   0
Total word count - documents A + B   25290
INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION of insured person. Basically, amount of premium goes up
  along with the increasing age of **insured** person; therefore, the premium
  amount after a renewal is **higher** than before. Therefore, in a renewal
  type **insurance** , sum of premiums payable through the entire term is
  higher **than** that of a fall-term **insurance** , although the initial
  premium amount is low with the renewal type **insurance** .
    Basic **insurance** **premium** of life **insurance** is **determined** based
  generally on the expected mortality rate, the assumed interest rate and

the expected rate...

...is calculated based on statistics of an age group and gender group to
which an **insured** person belongs. The assumed interest rate is a rate
used when operating the insurance premium paid by insurance contractors.
A portion of the **premium determined** based on the expected mortality
rate and the assumed interest rate is called net insurance...health
condition judging unit 22 and health improvement judging unit 23 are
delivered to the **insurance** premium adjustment unit 25.
   The **insurance** premium adjustment unit 25 adjust the premium by
multiplying basic **premium** with a factor **determined** based on the
results of judgements made, for example, by the response status judging
unit...

  11/3,K/7   (Item 7 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2005 European Patent Office. All rts. reserv.

01086562
Life insurance method system and product
Lebensversicherungsverfahren, System und Produkt
Methode, systeme et produit d'assurance-vie
PATENT ASSIGNEE:
  Sexton, Frank M., (2515570), 920 Holcomb Bridge Road, Suite 201, Roswell,
    Georgia 30076, (US), (Applicant designated States: all)
  Burkhalter, Swinton B., (2515580), 920 Holcomb Bridge Road, Suite 201,
    Roswell, Georgia 30076, (US), (Applicant designated States: all)
INVENTOR:
  Sexton, Frank M., 920 Holcomb Bridge Road, Suite 201, Roswell, Georgia
    30076, (US)
  Burkhalter, Swinton B., 920 Holcomb Bridge Road, Suite 201, Roswell,
    Georgia 30076, (US)
LEGAL REPRESENTATIVE:
  Gold, Tibor Z. et al (31051), Stephenson Harwood One, St. Paul's
    Churchyard, London EC4M 8SH, (GB)
PATENT (CC, No, Kind, Date): EP 955595 A1 991110 (Basic)
APPLICATION (CC, No, Date):   EP 98303563 980507;
DESIGNATED STATES: GB
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 159
NOTE:
  Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS A   (English)   9945   326
     SPEC A   (English)   9945   9902
Total word count - document A   10228
Total word count - document B   0
Total word count - documents A + B   10228

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION Description of Life Insurance
   Many types of insurance policies are on the market today. Some **insure**
  against death or disability for a limited number of years only, while
  others cover an...

...duration of the contract; for some, premiums are fixed, whereas with others the policy owner **determines** the level of **premiums** to be paid, within certain guidelines. Some **insurance** promises a payment of policy benefits in one lump sum, whereas others provide for payment in a fixed number of installments.

Historically, life **insurance** benefit patterns have fit into one or a combination of three classes: "term life **insurance** ", "endowment **insurance** " and "whole life **insurance** ". Term life insurance pays a predetermined sum to a beneficiary if the insured's death occurs during a set number of years (the term of the insurance contract) that is **less than** an entire lifetime. Endowment insurance, like term insurance, pays a predetermined sum to a beneficiary...cost to fund a cross purchase, buy-sell agreement between A and B may be **equalized** in a situation where the shareholders have different ages, **risk** classifications or percentage ownership.

In determining the type or types of policies to use for the two or more contracts and to **determine** the optimal allocation of **premium** obligation, death benefit and cash value, if any, amounts between the policies certain information will be needed, preferably to be inputted by the **insurance** agent, from the prospective buyers involved in the **insurance** transaction. For example, the **insurance** company will be required to know who the **insured** person or persons will be for the contracts. The company will also need to know...

11/3,K/8   **(Item 8 from file: 348)**
DIALOG(R)File 348:EUROPEAN PATENTS
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01058922
Integrated insurance system and system method
Integriertes Versicherungssystem und Verfahren fur das System
Systeme integre d'assurance et methode pour la systeme
PATENT ASSIGNEE:
  Cahall, Peter S., (2568850), 2297 Alaqua Drive, Longwood, Florida 32779;
    (US), (Applicant designated States: all)
  Campisi, James M., (2568860), 5555 Wayside Drive, Sanford, Florida 32771,
    (US), (Applicant designated States: all)
INVENTOR:
  Cahall, Peter S., 2297 Alaqua Drive, Longwood, Florida 32779, (US)
  Campisi, James M., 5555 Wayside Drive, Sanford, Florida 32771, (US)
  Resnick, Larry, 5207 N. Woodcrest Court, Winter Park, Florida 32792, (US)
  Greene, Jr., Lowell H., 1562 Farrindon Circle,, Heathrow, Florida 32746,
    (US)
  McGrew, Charles R., 480 Timber Ridge, Longwood, Florida 32779, (US)
  Branscomb, John D., 1414 Megan Danielle Drive, Lilburn, Georgia 30247,
    (US)
  Millwood, Timothy S., 3660 River Trace Drive, Alpharetta, Georgia 30201,
    (US)
  Eisenberg, Steven A., 840 Powers Lake Drive, N.W., Atlanta, Georgia 30327
    , (US)
LEGAL REPRESENTATIVE:
  Brandon, Paul Laurence (75052), APPLEYARD LEES, 15 Clare Road, Halifax,
    West Yorkshire HX1 2HY, (GB)
PATENT (CC, No, Kind, Date): EP 935208 A2 990811 (Basic)
                              EP 935208 A3 010221
APPLICATION (CC, No, Date):   EP 98305539 980710;
PRIORITY (CC, No, Date): US 897060 970711
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;

LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 137
NOTE:
   Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
       CLAIMS A (English)   9932   981
       SPEC A   (English)   9932   8962
Total word count - document A   9943
Total word count - document B   0
Total word count - documents A + B   9943

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION illustration system, for targeting cash value and death
  benefit purposes.
     Returning to Figure 6C, after **calculating** the age to stop health
  premium payments (step 637) the process shown in Figure 6D is executed.
  As shown in Figure...

...health insurance will be provided for the individual, is reached (step
  642). The workers' compensation **survivor** 's benefit is calculated based
  on the individual's salary (step 644). When the maximum...

   11/3,K/9   (Item 9 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00727626
Method and apparatus for optimal portfolio replication
Verfahren und Apparat zum optimalen Replizieren von Portfolios
Procede et appareil pour la duplication optimale de portefeuilles
PATENT ASSIGNEE:
  Dembo, Ron S., (1976860), 822 Richmond St. W., Toronto, Ontario MCJ 1C9,
     (CA), (applicant designated states: DE;ES;FR;GB;IT;NL;SE)
INVENTOR:
  Dembo, Ron S., 398 Markham Street, Toronto, Ontario M6G 2K9, (CA)
LEGAL REPRESENTATIVE:
  Bayliss, Geoffrey Cyril et al (28151), BOULT WADE TENNANT, Verulam
     Gardens 70 Gray's Inn Road, London WC1X 8BT, (GB)
PATENT (CC, No, Kind, Date): EP 686926 A2   951213 (Basic)
                              EP 686926 A3   960612
APPLICATION (CC, No, Date):   EP 95303465 950523;
PRIORITY (CC, No, Date): US 248042 940524
DESIGNATED STATES: DE; ES; FR; GB; IT; NL; SE
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 224

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
       CLAIMS A (English)   EPAB95   524
       SPEC A   (English)   EPAB95   9249
Total word count - document A   9773
Total word count - document B   0

Total word count - documents A + B   9773

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...ABSTRACT it reflects that point in the risk/reward trade-off where a
marginal cost of **risk** is **equivalent** to a marginal benefit attainable
by assuming that **risk** . The method then uses the predefined set of
available market instruments to identify a set of transactions that
will create a replicating portfolio that will achieve the maximum **risk**
-adjusted profit. The method and apparatus also derives the information
required to **compute** a **risk** **premium** for pricing of portfolios in
incomplete markets, and performs the computation. (see image in original
...

...CLAIMS wherein the maximum risk-adjusted result corresponds to a
    marginal cost of risk that is **equivalent** to a marginal benefit to
    be obtained from assuming that **risk** ; and
    (g) generating a set of transactions required to create a replicating
    portfolio from the set of available market instruments that will
    achieve the maximum **risk** -adjusted result.
2. The method according to claim 1, further comprising the step of
    computing a **risk** **premium** caused by an inability to **determine** a
    replicating portfolio that is a perfect replication of the target
    portfolio.
3. The method...

11/3,K/10   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01245519   **Image available**
COMPUTER CONTROL SYSTEM FOR NON-DEBT HOME FINANCING
SYSTEME DE CONTROLE INFORMATIQUE POUR LE FINANCEMENT DOMESTIQUE NON
    CREATEUR D'ENDETTEMENT
Patent Applicant/Inventor:
  GRAFF Richard A, 400 N. Michigan Ave., Suite 1616, Chicago, IL 60611, US,
    US (Residence), US (Nationality)
Legal Representative:
  TRZYNA Peter K (agent), P.O. Box 7131, Chicago, IL 60680-7131, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200552750 A2 20050609 (WO 0552750)
  Application: WO 2004US39041 20041119 (PCT/WO US04039041)
  Priority Application: US 2003719474 20031121
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
  RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LU MC NL PL PT
  RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 34339

Main International Patent Class: **G06F**
Fulltext Availability:
  Claims

Claim
... Data 18) for the appropriate annualized Treasury
  33
  bond interest rate for bonds of an **equivalent** average life to the
  residential estate for years, plus an appropriate **risk** /illiquidity
  premium , as discussed above. To **compute** the residential remainder
  interest purchase price, the property sale price, together with any extra
  expenses...

  11/3,K/11   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01233620   **Image available**
SYSTEMS AND METHODS FOR HEDGING AGAINST RISKS ASSOCIATED WITH DISTRESSED
    INSTRUMENTS
SYSTEMES ET PROCEDES DE COUVERTURE CONTRE DES RISQUES ASSOCIES A DES
    INSTRUMENTS EN DIFFICULTE0
Patent Applicant/Assignee:
  CANTOR FITZGERALD & CO, 135 East 57th Street, 5th Floor, New York, NY
    10022, US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  SKONDRAS Constantine, 333 Brookside Avenue, Wyckoff, NJ 07481, US, US
    (Residence), US (Nationality)
  KOWNACKI Michael, 2215 Hilltop Road, Mahwah, NJ 07430, US, US (Residence)
    , US (Nationality)
Legal Representative:
  ROGERS Laurence S (et al) (agent), Fish & Neave IP Group, Ropes & Gray
    LLP, 1251 Avenue of the Americas, New York, NY 10020, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200540968 A2 20050506 (WO 0540968)
  Application: WO 2004US27676 20040824 (PCT/WO US04027676)
  Priority Application: US 2003498392 20030827; US 2003501538 20030908
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
  RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
  SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7748

Main International Patent Class: **G06F**
Fulltext Availability:
  Detailed Description

Detailed Description

... e., the date the proposed transaction is
  entered into - or at any other time. Alternatively,
  risk protection premium 312 may be divided into **equal**
  payments that are periodically payable - e.g., at the
  beginning of each month, quarter or...

...provider
  of protection 302 during the te rm of the proposed
  transaction. The amount of **risk** protection **premium** 312
  may be **determined** using a Black-Scholes option pricing
  analysis. Such an analysis may be based on the sum of
  the credit **risk** associated with purchaser of
  protection 301 and an additional risk premium. The sum
  of the...

11/3,K/12   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01227340
METHOD OF CALCULATING PREMIUM **PAYMENT TO COVER THE RISK ATTRIBUTABLE TO**
    INSUREDS SURVIVING **A SPECIFIED PERIOD**
PROCEDE DE CALCUL DU PAIEMENT D'UNE PRIME PERMETTANT DE COUVRIR LE RISQUE
    ASSOCIE A DES PERSONNES ASSUREES VIVANT AU-DELA D'UNE PERIODE SPECIFIEE
Patent Applicant/Inventor:
  PARANKIRINATHAN Kiritharan, 3 Timber Springs Road, New Fairfield, CT
    06812, US, US (Residence), US (Nationality)
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200533999 A1 20050414 (WO 0533999)
  Application: WO 2004US30137 20040914 (PCT/WO US04030137)
  Priority Application: US 2003507170 20030930; US 2003743201 20031222
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  ·LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA ·NI NO NZ OM PG PH PL PT RO
  RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
  SE SI SK TR·
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12674

METHOD OF CALCULATING PREMIUM **PAYMENT TO COVER THE RISK ATTRIBUTABLE TO**
    INSUREDS SURVIVING **A SPECIFIED PERIOD**
Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
  METHOD OF **CALCULATING PREMIUM** PAYMENT TO COVER THE RISK
  ATTRIBUTABLE TO INSUREDS **SURVIVING** A SPECIFIED PERIOD
  This application claims the benefit of U.S. Provisional Application
  entitled "Method of **Calculating Premium** Payment to Cover the Risk
  Attributable to Insureds **Surviving** a Specified Period", Serial Number

60/507,170 filed September 3 0, 2003 and U...

...the adverse financial consequences of survival risk to a third party and
a means for **calculating** the **premium** for said insurance. Said
insurance is referred to herein as " **survival** risk insurance". Said
third party is referred to herein as the Coverage Recipient. The party
providing **survival** risk insurance is referred to herein as the Coverage
Provider.

The method for a Coverage...

...risk insurance policy premium payable by the Coverage Recipient to the
Coverage Provider would be **calculated** using a method of **premium**
calculation . The method may be expressed in a formula. The results of
the formula may be...

...of multiple copies of the formula may be calculated using a spreadsheet.

The formula to **calculate** the **survival** risk insurance policy **premium**
is a function of
Page 8 of 35
N41,6fithe insured from the beginning to...

...1.
Page 1 0 of 35
-M&Uts, f6r!'CdIeardtftrg`P-fthiWm
A means for **calculating** the **premium** for a **survival** **risk**
insurance policy comprises the following five steps.

Step I
For each life in a selected group of **insured** lives, determine the
present value of a survival **risk** benefit payable by a Coverage Provider
to a Coverage Recipient. The survival **risk** benefit for each life is
equal to a percentage of the life insurance benefit of the insured life.
The life insurance benefit is **equal** to the death benefit or endowment
benefit, depending upon whether or not the insured lives...

...the Coverage Provider reimbursemenf'.

Step
For each life in a selected group of insured lives, **calculate** a single
premium for the **survival** risk insurance policy. The single premium is
at least **equal** to PVI minus PV3. The single premium may also include
factors attributable to the expense and profit of the Coverage Provider,
the default **risk** attributable to the **insurance** company which issued
the original of life **insurance**
Page 1 1 of 35
polfe)@..'s-ailld.,tlfeVdOfhUltlm."'sk-':ht@tih@,15ut,abletotheCoverageRe
cipient,otherexpensesandprofitsfor the Coverage Provider.

Alternatively, for each life in a selected group of **insured** lives,
calculate an annual **premium** for the **survival** **risk** **insurance**
policy. The annual premium would be paid over a premium paying period.
The annual premium is **equal** to the single premium divided by a life
annuity due factor.

The life annuity due...

...the present value of $1.00 payable at the beginning of each year of the
premium paying period. It is **calculated** based on an assumption of the

probability of the **insured** life's **survival** during the premium paying period. It also is based on an interest rate set by...receive loan interest from the Coverage Recipient in addition to the premium for the survival **risk** policy. The Coverage Recipient will repay the loan upon receiving the death benefit when the **insured** life actually dies.

This variation may allow TI and T2 to be set **equal** to I.O. That is, no tax adjustment would be necessary.
Alternatively, loan interest may be taken into account in **calculating** the **premium** payable to the Coverage Provider by the Coverage Recipient so that the Coverage Recipient does...

...the specified period.

Lk may include partially accrued loan interest in the year of the **insured** life's actual death. This depends on when in the year of death the principal and the accrued loan interest is paid to the Coverage Provider.

The default **risk** attributable to the Coverage Recipient may be adjusted to reflect a change in default **risk** under this variation.

Numerical Examples.

Example I
A **premium** is **calculated** for a **survival** **risk** insuranc e policy on a single **insured** life. The **insured** life under an original life **insurance** policy is a male nonsmoker who is age 70 at a beginning date. The mortality rate assumed by the Coverage Provider for the **insured** life is 900% of the 1990-95 Basic Select and Ultimate Mortality Table developed by the Society of Actuaries.

W **equals** age 1 00. T 1 is set **equal** to 0. 80. T2 is set **equal** to. 0. 65. F is set **equal** to I %. G is set equal to 2%. E is set equal to 1%.. H...

...previously given values, PV3 1 1827 * 0.46319 * $705 40 = $3 8,628 0 Sto : **Calculate** the single **premium** , SP RT, for the **survival** risk insurance associated with this insured life's life insurance policy, m, using the formula...

...29,071 This can be expressed approximately as 2.9% of the death benefit.

Step : **Calculate** the total **premium** for the **survival** risk insurance policy by summing the individual policy calculations using the formulas.

SPR = I SPRm...

...l+i) is 1 And, since 3OP70 0, the T2 expression in the formula is **equal** to 0.
Therefore, the value of PV3 = (0.51107 + 0) *- 1.039487 * $1,000,000...

...SPRM means the death benefits the Coverage Provider would receive under this variation are worth **more** **than** the benefit that would be provided by a survival **risk** **insurance** policy. Therefore, a Coverage Recipient would
conclude that this is an inappropriate variation to apply
1 0
Example 3

Calculate the **premium** for Variation 2 using the data from Example 1, unless otherwise indicated.

Variation 2, as described above, assumes a schedule of payments **equal** to $100,000 will be paid by Coverage Provider to the Coverage Recipient at the...

...35
AltM!ati*eIy.II'4Hdf iiititripat-dd-1ohn;@'itterest could be included in the **calculation** of the **survival**
risk insurance **premium** b in
Oyj luding the term.
70@
1
LSPR" =10P70 *V"' Vt+1-10 Ot...

...on the assumption that it would receive, at least, a percentage of the death proceeds **equal** to the amount paid by the Coverage Provider to the lender at the end of...

...acceptable rate from the end of the specified period until the actual death of the **insured** life.

In addition, the Coverage Provider may undertake the responsibility to maintain the policy in...

...35
The following provides numerical example of how the present invention would be applied to **calculate** a **premium** for a **survival** **risk** **insurance** policy used in this sales or marketing concept.

This numerical example is based on an Age 65 Male Nonsmoker. The Coverage Provider assumes mortality **equal** to 100% of the 1990-95 Basic Select and Ultimate Mortality Table.
Other variables are...

...968,017 = $2,618,661
Table 6 following provides additional information required to complete the **calculation** of the **survival** risk **premium** for this example.

Since the death benefit for the life insurance policy, DB', varies year ...

...In this application the Coverage Provider will continue the premium paying obligation to the life **insurance** company that issued the life **insurance** policy on the **insured** life until the Coverage Provider received sufficient death proceeds to satisfy its pricing requirements.

The following provides a numerical example of how the present invention would be applied to **calculate** a **premium** for a **survival** **risk** **insurance** policy used in this application.

This numerical example is based on an Age 70 Male...

...1,000 identical policies for a single premium of $546,938,000 paid to an **insurance** company which issued the life **insurance** policies. Said single **premium** was **determined** to be sufficient to keep the policies in force for 15 years under the Coverage Recipient's assumptions.

The Coverage Recipient assumed mortality **equal** to 125% of the 1990-95

Basic Select and Ultimate Mortality Table for the 1,000 identical .risks
. The Coverage Provider assumed mortality **equal** to I 00% of the 1990-95
Basic Select and Ultimate Mortality Table. Other variables...

...Coverage Recipient.

The survival risk insurance policy purchased by the Coverage Recipient
will pay amounts **equal** to the death benefits of the survivors of the
specified period, N, with respect to...

...The Coverage Provider will charge a premium to the Coverage Recipient
for the survival risk **insurance** .

I 0
The Coverage Provider will make its own mortality and other assumptions
in **calculating** the **survival risk insurance premium** . In
particular, the mortality rate assumptions used by the Coverage provider
may not be the...
...The following provides a numerical example of how the present invention
would be applied to **calculate** a **premium** for a **survival risk
insurance** policy used in this sales or marketing concept.

For a male, age 70, nonsmoker, a Coverage Provider assumes mortality
rates **equal** to 900% of 1990-95 Basic Select and Ultimate Mortality
Table. Values for the other...

11/3,K/13   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01218955   **Image available**
NUMERICAL CALCULATION DEVICE AND NUMERICAL CALCULATION PROGRAM
DISPOSITIF ET PROGRAMME DE CALCUL NUMERIQUE
Patent Applicant/Assignee:
  FUJITSU LIMITED, 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi,
    Kanagawa 211-8588, JP, JP (Residence), JP (Nationality), (For all
    designated states except: US)
  THE BANK OF TOKYO-MITSUBISHI LTD, 7-1, Marunouchi 2-chome, Chiyoda-ku,
    Tokyo 100-8388, JP, JP (Residence), JP (Nationality), (For all
    designated states except: US)
Patent Applicant/Inventor:
  NAKAYAMA Takayuki, c/o FUJITSU LIMITED, 1-1, Kamikodanaka 4-chome,
    Nakahara-ku, Kawasaki-shi, Kanagawa 211-8588, JP, JP (Residence), JP
    (Nationality), (Designated only for: US)
Legal Representative:
  SAKAI Hiroaki (agent), Tokyo Club Building, 2-6, Kasumigaseki 3-chome,
    Chiyoda-ku, Tokyo 100-0013, JP,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200527005 A1 20050324 (WO 0527005)
  Application: WO 2003JP11508 20030909 (PCT/WO JP03011508)
  Priority Application: WO 2003JP11508 20030909
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
  LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC
  SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR
    (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
    (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
    (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: Japanese
Filing Language: Japanese

Main International Patent Class: **G06F-017/60**

English Abstract
    A numerical **calculation** device (10) **calculates** an option **premium**
    relating to a barrier option and/or a value of option **risk** index. The
    device includes a magnitude relation judgment section (13) and a
    calculation execution section...
    ...the magnitude relation between a value of volatility v used in
    calculation of the option **risk** index and a threshold value of
    volatility v where generation of overflow is predicted in advance. When
    the value of volatility v is judged to be **equal** to or **greater than**
    the threshold value, the calculation execution section (14) executes
    calculation of the option risk by...

   11/3,K/14   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01213391
ENHANCED PARIMUTUEL WAGERING
PARI DU TYPE PARI MUTUEL AMELIORE
Patent Applicant/Assignee:
  LONGITUDE INC, 2 Hudson Place, Hoboken, NJ 07030, US, US (Residence), US
    (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US, US
    (Residence), US (Nationality), (Designated only for: US)
  BARON Kenneth Charles, 51 West 86th Street, Apt. 602, New York, NY 10024,
    US, US (Residence), US (Nationality), (Designated only for: US)
  WALDEN Charles, 43 Glenwood Road, Montclair, NJ 07043, US, US (Residence)
    , US (Nationality), (Designated only for: US)
  HARTE Marcus, 389 Garretson Road, Bridewater, NJ 08807, US, US
    (Residence), IE (Nationality), (Designated only for: US)
Legal Representative:
  WEISS Charles A (agent), Kenyon & Kenyon, One Broadway, New York, NY
    10004, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200519986 A2 20050303 (WO 0519986)
  Application: WO 2004US25434 20040806 (PCT/WO US04025434)
  Priority Application: US 2003640656 20030813
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
  RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO
  SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English

Bode Akintola   EIC 3600   23-Jun-05

Filing Language: English
Fulltext Word Count: 182513

Main International Patent Class: **G06F**
Fulltext Availability:
   Detailed Description

Detailed Description
... for Corporate earnings and revenues, however, provide market
   participants with a concrete price for the **risk** that earnings and
   revenues may vary from expectations and permit them to **insure** or hedge
   or speculate on the **risk** .

   Many data services, such as 11BES and FirstCall, currently publish
   estimates by analysts .5 and a consensus estimate in advance of quarterly
   earnings announcements. Such **estimates** can form the basis for
   indicative opening returns at the commencement of trading in a...

   11/3,K/15   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

01146409   **Image available**
LIFE INSURANCE CONTINUATION PLAN
PLAN DE PROLONGEMENT D'ASSURANCE VIE
Patent Applicant/Inventor:
   SIEFE Michael G, 5290 Overpass Road #217, Santa Barbara, CA 93111, US, US
      (Residence), US (Nationality)
   KUHN Don R, 1616 Dickey Str., Fallbrook, CA 92020, US, US (Residence), US
      (Nationality)
Legal Representative:
   GREENBERG Michael L (agent), 314 Philadelphia Avenue, Takoma Park, MD
      20912, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200468305 A2 20040812 (WO 0468305)
   Application: WO 2004US2089 20040127 (PCT/WO US04002089)
   Priority Application: US 2003442503 20030127; US 2003604752 20030814
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
   AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
   DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
   LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
   RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
   (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
   SI SK TR
   (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
   (AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7953

Main International Patent Class: **G06F**
Fulltext Availability:
   Detailed Description

Detailed Description
... carry the policy to age 1 00; this means they are often overpaying for

their **insurance** because most people will not live to age 100. Unlike the present invention, the just...

...calculated to age 100. It is also important to keep in mind that the newly **calculated** **premium** will be higher for those with **less** **than** average health which compounds the overpayment even more. Unlik e the present invention, the just described second policy is often **calculated** with
premiums which are **higher** **than** the just described policy which was surrendered.

6
People, on average, would prefer that any...

...aggregate to benefit their heirs rather than investors. Additionally, in some cases, money from life **insurance** is oftentimes not needed in retirement. For these reasons, viatical settlements -and senior settlements do...

11/3,K/16 **(Item 7 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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01141778 **Image available**
METHOD OF EXPEDITING INSURANCE CLAIMS
PROCEDE POUR ACTIVER LE TRAITEMENT DE DECLARATIONS DE SINISTRES
Patent Applicant/Inventor:
  MENENDEZ Dale, 444 Hunters Way, Fox River Grove, IL 60021, US, US
     (Residence), US (Nationality)
Legal Representative:
  COHEN Eric (et al) (agent), Welsh & Katz, Ltd, 120 South Riverside Plaza,
     22nd Floor, Chicago, IL 60606, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200463855 A2-A3 20040729 (WO 0463855)
  Application: WO 2003US41711 20031231 (PCT/WO US03041711)
  Priority Application: US 2003438019 20030104; US 2003740066 20031218
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD
  SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17011

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... probability and frequency of a los's, adds a safety
  margin and then charges a **premium** based upon the **calculated**

probabilities.
[00031 On the average, insurance companies are
profitable based upon their ability to accurately...

...1.05 to $1.20 or higher in covered damages plus loss
adjusting expense. To **survive** , the insurance company must
control costs and provide quality claim service.
Accordingly, a need exists...

11/3,K/17   **(Item 8 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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01127112   **Image available**
A   **METHOD   AND   SYSTEM   FOR   AUTOMATED   INSURANCE   PRICING   AND   RENEWAL
    NOTIFICATION**
**PROCEDE   ET   SYSTEME   PERMETTANT DE DETERMINER DE FACON AUTOMATIQUE LE PRIX
    D'UNE ASSURANCE ET DE NOTIFIER SA RECONDUCTION**
Patent Applicant/Assignee:
  SWISS REINSURANCE COMPANY, Mythenquai 50/60, CH-8022 Zurich, CH, CH
     (Residence), CH (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  NUSSBAUM Urs, Rebwiesstrasse 25b, CH-8702 Zollikon, CH, CH (Residence),
     CH (Nationality), (Designated only for: US)
  ZOTTOLA Craig, 8 Meghan Court, Hopewell Junction, NY 12533, US, US
     (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  SCHECHTER Peter C (et al) (agent), Darby & Darby P.C., P.O. Box 5257, New
     York, NY 10150-5257, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200449114 A2-A3 20040610 (WO 0449114)
  Application: WO 2003US36802 20031113 (PCT/WO US03036802)
  Priority Application: US 2002428730 20021122
Designated States:
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prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD
  SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5910

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
...   below B; (b) the property occupancy is X, Y, or Z; or (c) the total
  insured value is **more   than** W. For automatically priced contracts, a
  premium is **calculated** based on a formula and the cedent can renew the
  contract for the automatically **determined   premium** by communicating
  directly with the system, without personal involvement from the

reinsurer.

8
If the...

11/3,K/18   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01123815   **Image available**
RISK DATA ANALYSIS SYSTEM
SYSTEME D'ANALYSE DE DONNEES DE RISQUE (RDA)
Patent Applicant/Assignee:
  ACCENTURE GLOBAL SERVICES GMBH, Geschaftshaus Herrenacker 15, 8200
    Schaffhausen, CH, CH (Residence), CH (Nationality)
Inventor(s):
  DAVIS Nancy J, 512 Lee Street, #3N, Evanston, IL 60202, US,
  KAUDERER Steven Ira, 229 Chestnut Street, Englewood, NJ 07631, US,
  MCGIFFIN Gail E, Druid Hill Road, Summit, NY 07901, US,
  CIRAULO Rose Mary, 4 White Deer Lane, Harding Township, NJ 07960, US,
  ZIEGLER Kathleen, 839 W. Belle Plaine, #3N, Chicago, IL 60613, US,
  TEMPESTA Anthony G, 2835 Summerfield Road, Falls Church, VA 22042, US,
Legal Representative:
  MCLEISH Nicholas Alistair Maxwell (et al) (agent), Boult Wade Tennant,
    Verulam Gardens, 70 Gray's Inn Road, London WC1X 8BT, GB,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200446979 A2 20040603 (WO 0446979)
  Application: WO 2003EP13019 20031118   (PCT/WO EP03013019)
  Priority Application: US 2002299960 20021118
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU
  SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17039

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
...   leakage = Gross Leakage X p (3)
  The propensity factor is a value less than or **equal** to one that
  represents the likelihood that the sufficient premium, fee or interest
  rate would...

...is a measure of leakage that represents the costs incurred by an entity
  on a **risk** that should not have been assumed. Finally, **premium** is a
  measure of leakage that represents the fees, interest and/or premiums
  that were not obtained due...

01112352   **Image available**
METHOD AND SYSTEM FOR SELECTING BETWEEN ALTERNATIVES
PROCEDE ET SYSTEME PERMETTANT DE CHOISIR ENTRE PLUSIEURS ALTERNATIVES
Patent Applicant/Inventor:
  PADGETTE Robert L, 6004 High Bluff Court, Raleigh, NC 27612, US, US
    (Residence), US (Nationality)
Legal Representative:
  MOORE Charles L (agent), Moore and Van Allen PLLC, 2200 W. Main Street,
    Suite 800, Durham, NC 27705, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200434232 A2-A3 20040422 (WO 0434232)
  Application: WO 2003US32381 20031010 (PCT/WO US03032381)
  Priority Application: US 2002417857 20021011
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
  LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC
  SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 14425

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... two, but an investor who is somewhat more conservative might also
  decide to take the **risk** of the uncertain outcome since the **risk**
  premium is **higher   than** the previous scenario. These examples, like
  prior methods of determining **risk** tolerance for an individual do not
  quantify the difference between an aggressive investor and a conservative
  investor.

  The equation for **calculating** the **risk   premium** in the examples may
  be expressed by.
  RP = EMV - CE Eqn. I
  where
  RP = **Risk** premium
  EMV = Expected market value
  CE = Certainty **equivalent** .

  1 0 For example 2 above RP = 105@000 - 1049000 = $19000
  For Example 3 above RP = 105,000 - 103,000 = $2,000
  The calculation of the investor **risk** tolerance to deterinine at what
  risk premium a particular investor will trade an uncertain outcome for a
  certain outcome is the first step in determining a utility or certainty
  equivalent for each alternative and in ranking the 1 5 alternatives in

response to the utility or certainty **equivalent** in block 108. An
extremely risk averse investor, who would have a risk tolerance of...

11/3,K/20   (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01091530   **Image available**
METHOD AND SYSTEM FOR INSURING LONGER THAN EXPECTED LIFETIME
**PROCEDE ET SYSTEME DESTINES A ASSURER UNE PERSONNE SUR UNE DUREE PLUS
    LONGUE QUE LA DUREE DE VIE PREVUE**
Patent Applicant/Inventor:
  HILL Charles Fredrick, 8614 Montgomery Avenue, Wyndmoor, PA 19038, US, US
    (Residence), CA (Nationality)
  HILL-STRATHY Pippa Catherine, 8614 Montgomery Avenue, Wyndmoor, PA 19038,
    US, US (Residence), CA (Nationality)
Legal Representative:
  ETKOWICZ Jacques L (agent), RatnerPrestia, P.O.Box 980, Valley Forge, PA
    19482, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200413794 A2 20040212 (WO 0413794)
  Application: WO 2003US22734 20030722 (PCT/WO US03022734)
  Priority Application: US 2002399694 20020801
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE
  SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7145

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

English Abstract
  ...lives a longer than expected lifetime. The method comprises the steps
  of determining a target **survival** date for the insured; **determining** a
  survival benefit; receiving a **premium** in exchange for payment of the
  survival benefit to a **survival** -beneficiary upon **survival** of the
  insured to the target **survival** date; and paying the **survival** benefit
  to the **survival** -beneficiary based on the insured **surviving** to the
  target **survival** date.

Detailed Description
... any, that would be payable should the Insured die prior to receiving
  the
  survival benefits; **determining** the single **premium** or limited number
  of
  premiums that are to be paid to purchase the insurance protection...

...from the policy owner as per the terms of the contract; and disbursing death and **survival** benefits as per the terms of the contract.

The exemplary method may also comprise determining...

...Once the desired survival benefits and target survival date are known, at Step 114 the **premium** schedule is **determined** based on inputs 115.

Exemplary inputs 115 may include i) Actuarial probability of death benefits...

Claim
...   insured, the method comprising the steps of:
determining a target survival date for the insured;
 determining a **survival** benefit;
receiving a **premium** in exchange for payment of the
 survival benefit to a **survival** -beneficiary upon **survival** of the insured to the
target **survival** date; and
paying the **survival** benefit to the **survival** -beneficiary based
on the insured **surviving** to the target **survival** date.

2 The method according to claim 1, further comprising the
step of:
paying a...

...least one assessment.

6 The method according to claim 5. further comprising the
step of **determining** the **premium** in accordance with the choice of
survival benefit.
7 The method according to claim 5,, wherein the survival
benefit is further determined...

...benefit beneficiary.

8 The method according to claim 1., wherein at least one of
the **premium** and the **survival** benefits are **determined** in accordance
with an estimate of a death subsidization available from the premiums
received in...

...to other insureds.

9 The method according to claim 1, further comprising the
step of **determining** a **premium** and wherein the step of **determining** the
 survival benefit comprises choosing the **survival** benefit in
accordance with the affordable premium.

10 The method according to claim 1,, wherein...

...benefits,, if any, be payable should the
insured die prior to the predetermined date;
f) **determining** one of a single insurance **premium** and plurality of
insurance **premiums** for the insurance plan;
g) **determining** tax consequences of the payment of any death
and/or **survival** benefits;
h) adjusting at least one of the premiums and benefits based on

is any local country tax criteria; and

i) disbursing at least one of death and **survival** benefits as per the contract.

20 The method in accordance with claim 20, wherein step...

11/3,K/21   **(Item 12 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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01073076   **Image available**
METHOD AND APPARATUS FOR PROTECTING AN ENTITY AGAINST LOSS IN ITS VALUATION
PROCEDE ET APPAREIL DE PROTECTION D'UNE ENTITE CONTRE UNE PERTE DE SA
   VALEUR
Patent Applicant/Inventor:
  ALTSCHULER Douglas H, 920 Park Avenue #11D, New York, NY 10028, US, US
    (Residence), US (Nationality)
Legal Representative:
  TUCKER Guy V (agent), 1108 Dwight Way, Berkeley, CA 94702, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 2003102733 A2-A3 20031211 (WO 03102733)
  Application: WO 2003US17156 20030529 (PCT/WO US03017156)
  Priority Application: US 2002384198 20020529
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE
  SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11362

Main International Patent Class: **G06F-017/60**
International Patent Class: **G06F-155/00**
Fulltext Availability:
  Detailed Description

Detailed Description
... of the policy. In the version of Figure 8A, the %PROB may be used to
  calculate a **premium** associated with a particular policy. Specifically,
  the
  premium may be made an amount **equal** to the %PROB multiplied by a
  desired
  1 5 payout, Z, plus any markup to account for overhead, added profit,
  etc. 360.
  Accordingly, if the **insured** company desires a one million dollar payout
  as protection against a negative event, and if...

...the payout. A determination is then made as to the %PROB of a payout
  that **equals** at least one half of the maximum payout (1/2 cap) 375. The
  premium is...

...in relation to the determined value. For example in the version shown, 3
0 the **premium** is **determined** to be an amount **equal** to the %PROB
multiplied by (1/2 cap) plus a markup, if any 380.

The...

...of ways. For example, by holding down the cost of overhead and/or by
providing **insurance** to a large number of entities thereby distributing
the risk over a larger number of...suffers a loss in valuation as a
result, then the company may collect a payout **equal** to 50% of the loss.
The precise definitions of what makes up a loss may...

...contractually agreed upon. In addition, the percentage of the cap (%CAP)
that makes up the **premium** must be **determined** or set. In one version,
this %CAP is determined by the **insurance** provider. The 0 period of the
policy (PERIOD), such as 1 month, 6 months, 1...

11/3,K/22   (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01066880
METHOD AND APPARATUS FOR DETERMINING A PREMIUM FOR AUTOMOBILE INSURANCE
PROCEDE ET DISPOSITIF PERMETTANT DE DETERMINER UNE PRIME D'ASSURANCE
   AUTOMOBILE
Patent Applicant/Assignee:
  V L M D (U K) LTD, Scotia, 32 Fresco Drive, Littleover, Derby DE23 4EG,
     GB, GB (Residence), GB (Nationality), (For all designated states
     except: US)
Patent Applicant/Inventor:
  PRINGLE Dennis Websdell, 32 Fresco Drive, Littleover, Derby, DE23 4EG, GB
     , GB (Residence), GB (Nationality), (Designated only for: US)
  BRASSEY Denise Elizabeth Joan, 18 Holland Close, High Cross, Rogerstone,
     Newport, Gwent NP1 0AU, GB, GB (Residence), GB (Nationality),
     (Designated only for: US)
Legal Representative:
  WATKINS Rosalind Philippa (agent), Swindell & Pearson, 48 Friar Gate,
     Derby DE1 1GY, GB,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200396241 A2 20031120 (WO 0396241)
  Application: WO 2002GB2207 20020513 (PCT/WO GB0202207)
  Priority Application: WO 2002GB2207 20020513
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 3241

Main International Patent Class: **G06F-017/60**
Fulltext Availability:

Detailed Description
Claims

Detailed Description
... event of an accident if the mileage noted at the time of the accident
is **higher** **than** anticipated.

According to the invention, there is further provided a method of
operating a computer configured for the **calculation** of vehicle
insurance
premiums , the computer including a database for storing information
relating to the vehicle and one or more drivers and a processor for
calculating the **insurance** **premium** , the method including the steps
of.

receiving an input indicative of the mileage travelled by...

...event of an accident if the mileage noted at the time of the accident is
higher **than** anticipated.

An embodiment of the invention will be described for the purpose 'of
illustration only...

...the accompanying drawing, which is a
schematic diagram illustrating the conce@t of processing automobile
insurance according to the method of the invention.
Referring to the drawing, an apparatus 10 for **determining** an **insurance**

premium includes a processor 12. The processor 12 is capable of
receiving various inputs in order to allow it to **calculate** an
insurance **premium** .

The processor 12 can receive vehicle data, represented by box 14. The
vehicle data will...

Claim
... 000 miles 1.3X, etc.
The invention is not limited to any precise manner of **calculation** of
the
premiums . As the **insurer** builds up knowledge over time of the
relationship between miles travelled and accidents occurring, the
insurance premiums may be adjusted to reflect more accurately the **risk**
involved for any particular mileage.
The **premium** will normally be **calculated** for a forthcoming year, using
I I
the previous year's mileage as a guide...

...of a year, it turns out that
the mileage covered in the previous year was **more** **than** that on which
the
premium was based, a balancing payment may be requested from the **insurer**
. In the event of an accident, the owner of the vehicle may be requested
to...

...making a claim. If it turns out that the mileage covered by the vehicle
is **more** **than** has been paid for, a balancing payment may a ain be
requested. Individual insurers could decide how to deal
. 9
with situations where, for example, a motorist had covered **less** **than**
their annual limit, but in a short space of time. For example, vehicles

could be...

...maximum monthly mileage above which an additional premium There'is thus
provided a method of **calculating insurance premiums** which allows
the vehicle's mileage to be taken into account without requiring the
fitting...

...event of an accident if the mileage noted at the time of the accident is
higher than anticipated.

13 A method of operating a computer configured for the **calculation** of
vehicle **insurance premiums** , the computer including a database for
storing information relating to the vehicle and one or more drivers and a
processor for
calculating the **insurance premium** , the method including the steps
of:
receiving an input indicative of the mileage travelled by...
...event of an accident if the mileage noted at the time of the accident is
higher than anticipated.

26 Apparatus for **calculating** a **premium** for vehicle **insurance** , the
value of the premium depending at least partly on the mileage traVelled
by the...

11/3,K/23   (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01056423   **Image available**
**DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
    THEREFOR**
**PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE
    ET ECHANGES COMMERCIAUX ASSOCIES**
Patent Applicant/Assignee:
  LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),
    US (Nationality)
Inventor(s):
  LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,
  BARON Kenneth, 51 West 86th Street, Apt. 602, New York, NY 10024, US,
Legal Representative:
  WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,
    NY 10004, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200385491 A2-A3 20031016 (WO 0385491)
  Application: WO 2003US7990 20030313 (PCT/WO US03007990)
  Priority Application: US 2002115505 20020402
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG
  SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
  SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English

Filing Language: English
Fulltext Word Count: 136258

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
 Claims

Claim
... and method of the present invention is that, in preferred embodiments,
the amount of credit **risk** associated with a group of contingent claims
can readily be calculated. 136 In preferred embodiments, the calculation
of credit **risk** for a portfolio of groups of DBAR contingent claims
involves **computing** a credit-capital-at- **risk** ("CCAR") figure in a
manner analogous to the computation of CAR for market **risk** , as
described above. The computation of CCAR involves the use of data related
to the...

 11/3,K/24   **(Item 15 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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01023509
CROSS REFERENCE TO RELATED APPLICATION
SYSTEME   ET   PROCEDE PERMETTANT DE FIXER LE PRIX D'UNE ASSURANCE CONTRE UNE
    DEFAILLANCE
Patent Applicant/Assignee:
 MORGAN STANLEY, 1585 Broadway, New York, NY 10036, US, US (Residence), US
    (Nationality)
Inventor(s):
 LEE SHINGHOI, 8 Meridan Court, West Windsor, NJ 08550, US,
 COTTON Peter, 150 East 49th, Apt. 8A, New York, NY 10017, US,
 ZHANG Zhifeng, 41 Westwinds Drive, Princeton Junction, NJ 08550, US,
 PANG Kin, 43 Berkeley Tower, West Ferry Circus, Canary Wharf, London E14
    8RP, GB,
Legal Representative:
 LEVI Joseph (agent), Clifford Chance US LLP, 200 Park Avenue, New York,
    NY 10166, US,
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200352549 A2-A3 20030626 (WO 0352549)
 Application: WO 2002US39448 20021210 (PCT/WO US02039448)
 Priority Application: US 2001340306 20011214
Designated States:
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prior to 2004)
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK
 SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK
 TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12976

Main International Patent Class: **G06F-017/60**
Fulltext Availability:

Detailed Description

Detailed Description
... k) (m) a plurality of times.
  In an exemplary embodiment, the plurality of times is **greater   than** 5.

  9
  In an exemplary embodiment, the method includes ...steps (k) (in) until
  the difference between the calculated price and the derived price is
  less   than a specified tolerance.

  In an exemplary embodiment, the method includes the step of **calculating**
  an **insurance   premium** associated with a default of the at least one of
  a plurality of securities based...

 11/3,K/25   (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01018900   **Image available**
SYSTEM AND METHOD FOR DEVELOPING LOSS ASSUMPTIONS
SYSTEME ET PROCEDE DE DEVELOPPEMENT D'HYPOTHESES DE PERTE
Patent Applicant/Assignee:
  SWISS REINSURANCE COMPANY, Mythenquai 50/60, CH-8022 Zurich, CH, CH
    (Residence), CH (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  GAUBATZ Dieter S, 3024 Emerald Lake Drive, Fort Wayne, IN 46804, US, US
    (Residence), CA (Nationality), (Designated only for: US)
  WRIGHT Edward J, 2015 Woodhaven Drive, Apt. 3, Fort Wayne, IN 46819, US,
    US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  CONARD Richard D (agent), Barnes & Thornburg, 11 South Meridian Street,
    Indianapolis, IN 46204, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200348891 A2-A3 20030612 (WO 0348891)
  Application: WO 2002US35953 20021108 (PCT/WO US0235953)
  Priority Application: US 2001334261 20011129
Designated States:
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prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7390

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... lower end of the normal range, the actuary must make an assumption of
  how much **less   than** the standard mortality the mortality rate will be

for this subset to **determine** the **premium** price for this subset of people.
Further, in the creative design of products, actuaries will have to develop the appropriate assumptions of loss in which there may be multiple **risk** factors, each one, individually or in combination with other factors, derived from different studies and...

11/3,K/26   (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01009617
**A METHOD AND COMPUTER SYSTEM FOR ADMINISTERING INVESTMENTS MADE BY AN
    INVESTOR**
**PROCEDE ET SYSTEME INFORMATIQUES DE GESTION DES INVESTISSEMENTS D'UN
    INVESTISSEUR**
Patent Applicant/Assignee:
  CODAN A S, Gammel Kongevej 60, DK-1790 Copenhagen V, DK, DK (Residence),
    DK (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  NIELSEN Jens Perch, Sondersovej 52, DK-2820 Gentofte, DK, DK (Residence),
    DK (Nationality), (Designated only for: US)
  GUILLEN Montserrat, Pasaje Garcini, 3, E-08041 Barcelona, ES, ES
    (Residence), ES (Nationality), (Designated only for: US)
  ANDERSEN Mogens, Blovstrodvej 16B, DK-3450 Allerod, DK, DK (Residence),
    DK (Nationality), (Designated only for: US)
  LAURITZEN Knud Bitsch, Eggersvej 4, DK-2900 Hellerup, DK, DK (Residence),
    DK (Nationality), (Designated only for: US)
  BERENTZEN Klaus, Hyldevaenget 12, DK-3520 Farum, DK, DK (Residence), DK
    (Nationality), (Designated only for: US)
Legal Representative:
  PLOUGMANN & VINGTOFT A S (agent), Sundkrogsgade 9, P.O.Box 831, DK-2100
    Copenhagen O, DK,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200338691 A2 20030508 (WO 0338691)
  Application: WO 2002DK724 20021031 (PCT/WO DK0200724)
  Priority Application: DK 20011609 20011031; US 2002366248 20020322; DK
    20021363 20020916
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR
  CU CZ (utility model) CZ DE (utility model) DE DK (utility model) DK DM
  DZ EC EE (utility model) EE ES FI (utility model) FI GB GD GE GH GM HR HU
  ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX
  MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK (utility model) SK SL TJ TM TN
  TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 31465
Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... life annuity, where money are paid out as long as the policyholder is

alive. A **risk** premium being paid to the policyholder in every period.
This **risk** **premium** normally would **equal** an **estimated** mortality,
u,, of the policyholder times the deposit account. At termination, at
death, the individual account 2 is transferred to whatever took care of
the **risk** premium being paid while the policyholder was alive. This
could typically be the **risk** taker account 1, but it could also be some
external **insurance** unit. So, while the life annuity is still not being
paid out we have for...

11/3,K/27   (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00988008   **Image available**
FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DU RISQUE DU PORTEFEUILLE FINANCIER
Patent Applicant/Assignee:
  ACCENTURE LLP; 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  RONALD E Sloan, 228 Brair Hill Avenue, Toronto, Ontario M4RIJ2, CA, CA
    (Residence), CA (Nationality), (Designated only for: US)
  SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
    M5R 2N6, CA, CA (Residence), CA (Nationality), (Designated only for:
    US)
Legal Representative:
  GLENN Edwards W (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400
    Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200317041 A2-A3 20030227 (WO 0317041)
  Application: WO 2002US25491 20020809 (PCT/WO US0225491)
  Priority Application: US 2001930786 20010815
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
  LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15495

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... at the beginning of the period in
  riskless bonds question. They are also compared to **equivalent**
  flows into a riskless bond. And the difference
  between actual and riskless gains is calculated.
  This allows **calculation** of the **risk** **premium**
  How are the different sectors Yield and volatility
  of my portfolio contributing to breakdown by sector

growth and **risk** ?
What is my tax exposure? Capital gains and other taxable
exposure
Table 1
In another embodiment of the current invention, the financial **risk**
management system performs a **risk** /reward analysis of a current
financial portfolio. Table 2 below illustrates an exemplary current
portfolio...

11/3,K/28   (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00950311   **Image available**
SYSTEM, METHOD AND PRODUCT FOR MANAGING THE AFTER TAX DEATH BENEFIT OF AN
  INVESTMENT
SYSTEME, PROCEDE ET PROGRAMME INFORMATIQUE PERMETTANT DE GERER UN
  INVESTISSEMENT DE MANIERE A ACCROITRE LA PRESTATION DE DECES APRES
  IMPOT DE L'INVESTISSEMENT
Patent Applicant/Inventor:
  ARENA Robert, 5 Wynham Lane, Farmington, CT 06031, US, US (Residence), US
    (Nationality)
  O'DONNELL Robert, 451 Hill Road, Harwinton, CT 06791, US, US (Residence),
    US (Nationality)
  SCHWARTZ Robert, 218 Broad Hill Road, West Granby, CT 06090, US, US
    (Residence), US (Nationality)
  KUPERSTOCK N David, 2 Debby Lane, Woodbridge, CT 06525, US, US
    (Residence), US (Nationality)
  PARIS Tim, 70 Shaker Road, Guilford, CT 06437, US, US (Residence), US
    (Nationality)
  LEACH Robert, 21 Treadwell Road, Weston, CT 06883, US, US (Residence), US
    (Nationality)
  HERSCHLER Jacob, 1226 Pequot Avenue, Southport, CT 06490, US, US
    (Residence), US (Nationality)
  MORELL Mike, 33 Heather Ridge, Shelton, CT 06484, US, US (Residence), US
    (Nationality)
  JACKMAN-WARD Fiona, 83 Henry Avenue, Stratford, CT 06614, US, US
    (Residence), US (Nationality)
Legal Representative:
  ZOLTICK Martin M (et al) (agent), Collen Law Associates, P.C., The
    Holyoke Manhattan Building, 80 South Highland Avenue, Ossining, NY
    10562, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200284450 A2-A3 20021024 (WO 0284450)
  Application: WO 2002US15251 20020412 (PCT/WO US0215251)
  Priority Application: US 2001283718 20010413
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English

Fulltext Word Count: 10960

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

English Abstract
  ...an investment and periodically accesses the value of the investment
  (110). The computer program then **determines** an **insurance**   **premium**
  that will provide a death benefit based on the assessed value of the
  investment (140). Next, the computer program receives information of
  receipt of the **insurance** premium (150). The **insurance** premium
  provides a life **insurance** death benefit of forty percent of the
  assessed value of the investment. Even if the...

  ...death benefit ensures that the beneficiaries receive an after-tax death
    benefit that can be **greater**   **than** the pre-tax value of the investment.
Detailed Description
  ... to an investment and periodically assesses the value of the
    investment. The computer program then **determines** an **insurance**
    premium that will provide a death benefit based on the assessed value of
    the investment. Next, the computer program collects the **insurance**   .
    premium by, for example, debiting assets not included in the investment
    or debiting assets of the investment. In the preferred embodiment, the
    insurance premium provides a life **insurance** death benefit of forty
    percent (40%) of the assessed value of the investment. By selecting the
    life insurance death benefit to be **gre**ater than the estimated maximum
    income tax on the investment, the life insurance death benefit ensures
    that the beneficiaries receive an after-tax.death benefit that is
    substantially **equal** to or greater than the pre-tax value of the
    investment even if the investment...

Claim
... value.

  10 The method of claim 9, wherein said percentage of said first value is
   greater   **than** the maximum tax rate.

  11 The method of claim 9, wherein said percentage of said...

...annuity.

  13 The method of claim 2, further comprising the step of providing said
  life **insurance** death benefit.

  14 The method of claim 1, further comprising ...the steps of:
  35
  assessing a second value of the investment;
  determining a second life **insurance** death benefit based on said second
  value;
   determining a second **premium** of said second life **insurance** death
  benefit;
  receiving said second premium;
  providing life **insurance** for said second life **insurance** death.
  benefit; and wherein said first life **insurance** death benefit is
  different .from said second life insurance death benefit.

  15 A computer system...

11/3,K/29   (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00939231   **Image available**
LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE
Patent Applicant/Assignee:
  M FINANCIAL HOLDINGS INC doing business as M FINANCIAL GROUP, 205
    Southeast Spokane Street, Portland, OR 97202-6413, US, US (Residence),
    US (Nationality)
Inventor(s):
  SCHIMINOVICH Gabriel R, M Financial Group, 205 Spokane Street, Portland,
    OR 97202-6413, US,
Legal Representative:
  GRADY L White (agent), Covington & Burling, 1201 Pennsylvania Avenue,
    N.W., Washington, DC 20004-2401, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200273360 A2-A3 20020919 (WO 0273360)
  Application: WO 2002US7534 20020313 (PCT/WO US0207534)
  Priority Application: US 2001275030 20010313; US 2001333748 20011129
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 118771

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... E (J+gmssit Total FundAdvFee+T0"1FundExPFee 165
  365
  t r 365
  LOAD AND MODULE **CALCULATION** DEFINITION
  5A GENERAL DESCRIPTION
  For any given schedule of compensation, the illustration system will
  calculate...

...matched basis as a percent of premium load or apply this to the
  unmatched charge **calculation** , which would recoup the State **Premium**
  tax through non-percent of premium loads developed by using module 2. See
  restrictions on...charges for any given year.
  5 5 Surrender Charges and Givebacks
  Surrender Charges will be **calculated** based on the Target **Premium** for
  the Segment. The cumulative surrender charge will **equal** the sum of the
  surrender charge for each segment.
  87
  Givebacks will be calculated based...

...actual premium received during the first duration of a coverage segment. The cumulative giveback will **equal** the sum of the givebacks for each segment.
Thus,
#Ofseg
SurrenderCharget = E(r T arg...to GLP limit. Calculate PV using the same factors used in the GLP and GSP **calculations** . Tenn **Premium** would be treated as QAB and not counted as part of the 7-pay premium.
100
 Riders can exist. for one or both insureds in a **survivorship** case. Payment for this rider is charged to the account value. The amount of the...amount post-issue.
7.Z2 Policy split rider
This rider provides a benefit that a **survivorship** policy can be split into two single life policies at any time in the future...requiring new 7702A testing. (7-Pay testing) Target premium for the increased coverage will be **calculated** using the original target **premium** factor, which is a rate per $ 1 000 of coverage issued. The policyholder would receive...

...seven years of a material change would require retest the original policy for compliance. For **survivorship** policies, any decrease below the original issue amount throughout the entire life of the policy...

...last material change for a single life plan or over the entire lifetime for a **survivorship** policy. In addition, any future premiums received would need to be tested at the new...

...for a single life contract or over the entire life of the contract for a **survivorship** . So if at issue a death benefit decrease, lets say down to $700,000 was...AV/(7-year annuity)) This would be a material change and a new 7-pay **premium** is **calculated** at the higher face amount, the contract is treated as a new contract for 7...policy inforce during the surrender charge period for the initial coverage segment only if the **premiums** paid to date accumulated at 4% interest exceed the accumulated GMDB premiums had they been...

...calculate the commissions for illustration purposes will be are:
Commissiont = Cominission%t + TrailCommt + ServiceCommt
As **calculated** in the sections below.
; 3.1 Percent of Premium Commissions
 Percent of Premium Commission are...

...target premiunis, there is a five duration lookback for applying the commission to the target **premiums** . The **calculation** is similar and the oldest outstanding duration is filled first. Excess Commission result when premium...

...for the most recent 5 durations. Using the same factors used in Section 6 3 **calculate** the percentage of **premium** based
commission as
Percent ofPremium Commissions
114
ConunTarget%t =CommTarget%MIt x Ml%+CommTarget%M2...GLP is paid each year.
GLP,GSP)
GuidelinePremiumTest-Partl: Y.Premiums<max(E
The Guideline **Premiums** are **calculated** using the guaranteed mortality and current expense factors for the policy. For the GLP calculation...

...For the GPT test, these Corridor Factors are currently
CorrFactor based on Attained Age
For **Survivorship** Policies use the attained age of younger insured
Age % Age % Age % Age %
0-40 250...maxage-issueage (inthiscase110-x)
Then, for each t working backwards ftorn co until t--1, **calculate**
GSP TaxGuar durGSP it
A x+t
1 = vt qx+t-1 durGSP i +(1...

...case 1 10-x)
Then, for each t working backwards from o) until t-- 1, **calculate**
TaxGuar p x+t-I TaxGtw qx+t-1
ExpperKt,, + f latExtrat 1
(Vt TaxGuarp...
...The Corridor Factors to be used are defined as the inverse of the net
single **premiums** **calculated** for each age using a 4% interest rate and
guaranteed mortality charges. No allowance for...

...allowed. The Net Single Premiums at the beginning of the year will be
used in **calculating** the Corridor Factor for the entire year. The
Account Value and Death Benefit formulas in...

...pay test and period would begin from the time of the triggering event.
8 1 **Calculating** the 7-Pay **Premium**
8 1.1 7-Pay **Premium** **Calculated** at issue
The 7-Pay **Premium** is **calculated** at issue or at a material change
using the lowest amount of death benefit coverage...

...testing date for single life policies, over the entire remaining life of
the policy for **survivorship** policies. The 7-Pay premium will then
equal the premium that would pay up this death benefit in 7 annual
premium payments using...lower benefit had been in effect when the
original test was done. (the 7-Pay **premium** would be **calculated** using
the lower benefit) This means going back to check if the premiunis paid
would...
...death benefits or other changes in the contract that were not considered
in a previous **calculation** of the 7-pay **premium** . If there is a
material change the contract is considered a "new" issue for 7...

...The increase is based on some broadly defined index, like CPI.
8 3.1 Necessary **Premium** Test - GPT
To **calculate** whether a **premium** is "necessary" for contracts that use
the Guideline Premium Test.
7PayDB GLp
= GLPfactor x 7PayDB...

...purposes, the Necessary Premium is floored at 0, ie a negative amount
here without a **premium** payment does not automatically trigger a
material change. However, should this occur a flag should be noted to
check into what is going on.)
Define,
J-%M = **Equals** the Current Gross Premium being less current premium
loads
AV= Equals the Current Gross AV...If the CVAT test is selected then the
maximum, premium that can be paid is **equal** to
1 DBO'O
Maximum Premium at Issue CVAT test Y1
Corr,,
9 2 7702A...

...the system needs to check the MEC status of the policy. We may require
that **insured** sign an acknowledgement to issue a policy that fails to
qualify as non-MEC. It...

...the policy change in status from a non-MEC to a MEC. The system will
calculate the 7-Pay **Premium** based on the case parameters. For non- 103
5 Exchange policies, the maximum premium that...

...9. 1.1 apply. If the prior policy was a non-MEC then the maximum
premium that can be paid is the 7-Pay premium reduced by the Rollover
premium divided...anticipation of the contract failing and subject to
taxation rules as a MEC.
9 3 **Determination** of Gain in the Contract on Post-Issue Distributions
9 3.1 Recapture Ceiling Test...

...and remove from the account value the COI charge based on the net amount
at
risk as defined in the COI Charge section. 6 3
S. Process and requests for Loans, Repayment of Loan or Loan Interest
6 **Calculate** the investment income for the period and add to the account
value resulting
from #5...minimum age of the two lives. This is not to be confused with
the Joint **Equal** Age. Joint Equal Age is only used as an index for
looking up table factors...

...Rule for JEA Cale, Truncate to lowe@ inteizer. 12,22 Madule.1 - Matched
Percent of **Premium** Compensation to Percent ofPremium Load This Module
will define the percent of premium load factors...

...durations.
Module 1 will have the following user defined inputs:
ComniTargetO/oMl, = Annual percent of **premium** commission to be paid up
to target
premium for duration t
CommExcess%Mlt = Annual percent of premium commission to be paid in
excess...

...defined table of COI Multiplicative factors for each age,
sex, underwriting class and duration. For **Survivorship** one table will
be
used, lookup based on Joint Equal Age.
139
C01MIAdd,,t Carrier...

...defined table of COI Additive factors for each age, sex,
underwriting class and duration. For **Survivorship** one table will be
used, lookup based on Joint Equal Age. Add min CarrieTUtility defined
minimum additive COI amount, a global factor.
Note this will be differentfor Single Life and **Survivorship** Addmin
.15for single life and.25for **survivorship**
Mult min Carrier Utility defined minimum multiplicative COI amount, a
global
factor. Note this will be the samefor Single Life and **Survivorship**
Multinin = 1.05for single life and 1.05for **survivorship** For
Survivoship one table will be used, lookup based on Joint Equal Age.
GivebackFactor -4 Carrier Utility defined factor to adjust give back
ratio. Samefor both
Single and **Survivorship**
COIGivebackFactor Carrier Utility defined factor to adjust give back

ratio for COI. Samefor
both Single and **Survivorship**
PricingFactor Carrier Utility factor to add ...of premium charges on top
of commissions. Note this will be differentfor Single Life and
 Survivorship PricingFactor =.1for single life and.2for **survivorship**
MI MinTargetAdJ Carrier Utility factor to specify minimum target
adjustment for Module

1 SameforbothSingleandSurvivorship
MIPVRatel...

11/3,K/30   **(Item 21 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00931212   **Image available**
RISK INSURANCE FINANCIAL PRODUCT AND METHOD
PRODUIT FINANCIER D'ASSURANCE CONTRE LE RISQUE ET METHODE ASSOCIEE
Patent Applicant/Assignee:
  AMERICAN INTERNATIONAL GROUP INC, 70 Pine Street, New York, NY 10270, US,
    US (Residence), US (Nationality)
Inventor(s):
  SELESNY Steven R, 244 Elm Street, West Hempstead, NY 11552, US,
  FIELDS David N, 157 E. 32nd Street, New York, NY 10016, US,
Legal Representative:
  GOLDMAN Gregg I (et al) (agent), Proskauer Rose LLP, Patent Dept., 1585
    Broadway, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200265248 A2-A3 20020822 (WO 0265248)
  Application: WO 2002US4303 20020214   (PCT/WO US0204303)
  Priority Application: US 2001268904 20010214
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5484

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... said occurrence amount is equal to or
  less than said retainnient point,
  wherein an amount **equal** to said retainment point less said variable
  attachment point is p aid from said first reinsurer to insurer, if said
  occurrence amount is **greater**   **than** said retainment point.
  1 5
  31 A data processing system for processing an **insurance** policy having a
   risk limit for providing financial **assurance** , against an occurrence

of at least one specified event, to an **insured** entity, wherein said
risk limit is the maximum monetary **risk** , said data
processing system comprising:
a processor for determining a projected loss amount probability, and for
determining afirst **premium** .' a retainment point, and a variable
attachment point based on at
least said **risk** limit and said projected loss amount probability,
wherein said processor further deten-nines an investment growth of said
variable
attachment point,
wherein a variable portion of said **risk** limit from said **insurance**
policy is transferred from said **insurer** to a first reinsurer, in
exchange for a predetermined second premium, wherein said variable
portion...

11/3,K/31   (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00927458   **Image available**
ONLINE INSURANCE SALES PLATFORM
PLATE-FORME DE VENTE D'ASSURANCES EN LIGNE
Patent Applicant/Inventor:
  MEZRAH Todd M, 2902 Hawthorne Road, Tampa, FL 33611, US, US (Residence),
    US (Nationality)
  ROBERSON James D, 30 Eisenhower Lane, Coto De Caza, CA 92679, US, US
    (Residence), US (Nationality)
Legal Representative:
  ELLIS William T (et al) (agent), Foley & Lardner, 3000 K Street, Suite
    500, Washington, DC 20007-5109, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200261527 A2-A3 20020808 (WO 0261527)
  Application: WO 2002US1254 20020201 (PCT/WO US0201254)
  Priority Application: US 2001265328 20010201
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
  SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 6525

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... user back to the original step and asks the user to re-enter a value
  less **than** or **equal** to $10 million.

  [0055] The product illustration engines are used to **calculate** at least
  one of **premiums** , cash values, death benefits, loans, loan interests,

withdrawals and account values for various life **insurance** products. These programs can calculate life **insurance** values given various ages, death benefit amounts and premiums and are well known in the art. [0056] The product illustration engines are provided by or accessed directly from the life **insurance** carriers and are updated periodically with revised diskettes or with other methods.

[0057] Figure 3...Retirement Plan Guru, Executive Loan Guru and Equity Split-Dollar Guru.

[0067] For General Use: **Insurance** Compositor Guru and IRR Guru.

[0068] A description of some of the Guru Engines is provided below.

[0069] Benefit Restructure - Cash Compensation Guru Engine.

[00701 **Calculates** the **insurance premium** that makes the present value of cash compensation and a split-dollar benefit **equal** . It also includes the effect of gift and estate taxes on the executive as well...

11/3,K/32   (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00908846   **Image available**
HEALTH PLAN MANAGEMENT METHOD AND APPARATUS
PROCEDE ET DISPOSITIF DE GESTION DE SYSTEME DE SOINS MEDICAUX
Patent Applicant/Assignee:
  MYHEALTHBANK INC, 200 SW Market, Suite 400, Portland, OR 97201-5737, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  DIPIERO Albert R, 503 NE Laddington Court, Portland, OR 97232, US, US
    (Residence), US (Nationality), (Designated only for: US)
  SANDERS David G, 3605 NE 18th Avenue, Portland, OR 97212, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  STOLOWITZ Micah D (agent), Stoel Rives LLP, 900 SW Fifth Avenue, Suite
    2600, Portland, OR 97204-1268, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200242869 A2-A3 20020530 (WO 0242869)
  Application: WO 2001US43391 20011121 (PCT/WO US0143391)
  Priority Application: US 2000252518 20001121
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8470

Main International Patent Class: **G06F-017/60**

Fulltext Availability:
  Claims

Claim
... fanded defined contribution having a value for a given time
  period;
  presenting at least one **insurance** premium option, the at least one
  insurance
  premium option defining an option cost for the given time period;
  querying for a premium option selection based on the at least one
  insurance premium option, the premium option selection including a
  selection allocation **less** **than** or
   equal to the option cost;
  receiving the **premium** option selection; and
  I **calculating** the directed contribution amount by subtracting either
  the selection allocation or the option cost from...

...presenting the out-of-pocket
  Z premium cost. t 10. A method of paying an **insurance** premium of an
  insurance policy covering a ?, member of an employer-sponsored hea Ith
  plan, the **insurance** policy defining a payor
  having a **premium** account, the method comprising:
  A) **calculating** the out-of-pocket cost in accordance with the method of
  Claim 8; B) transferring a first amount from member funds to the premium
  account, the first amount substantially **equivalent** to the **calculated**
  out-of-pocket **premium** cost; and C) transferring a second amount from
  employer funds to the premium account, the second amount substantially
  equivalent to the selection allocation. t 11. The method of Claim 10,
  wherein said transferring steps...
...the client to query for a premium option selection based on the at least
  one **insurance** premium option, the premium option selection including
  a selection allocation **less** **than** or **equal** to the option cost;
  receiving a fourth signal indicating the **premium** option selection; and
   calculating the directed contribution amount by subtracting either the
  selection t allocation or the option cost...

...issuance of a prompt for a premium option selection based on the at
  least one **insurance** premium option, the premium option selection
  including
  a selection allocation **less** **than** or **equal** to the option cost;
  receive a fourth signal indicating the **premium** option selection; and
   calculate the directed contribution amount by subtracting either the
  selection allocation or the option cost from...issuance of a prompt for a
  premium option selection based on the at least one **insurance** premium
  option, the premium option selection including
  t a selection allocation **less** **than** or **equal** to the option cost;
  z receive a fourth signal indicating the **premium** option selection; and
   calculate the directed contribution amount by subtracting either the
  selection I allocation or the option cost...

  11/3,K/33   (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00907108   **Image available**
**SYSTEM AND METHOD FOR REDUCING MORTGAGE INTEREST RATE AND, MORTGAGE GUARANTY
    INSURANCE PREMIUMS ASSOCIATED WITH A MORTGAGE LOAN**
SYSTEME ET UN PROCEDE POUR REDUIRE LE TAUX D'INTERET HYPOTHECAIRE ET LES

PRIMES D'ASSURANCE DE GARANTIE D'HYPOTHEQUE ASSOCIEE A UN PRET HYPOTHECAIRE

Patent Applicant/Assignee:
  AMERICAN INTERNATIONAL GROUP INC, 70 Pine Street, New York, NY 10270, US,
    US (Residence), US (Nationality)
Inventor(s):
  MAY Andrew W, 6 Elm Ridge Lane, Greensboro, NC 27408, US,
Legal Representative:
  GOLDMAN Gregg I (agent), Proskauer Rose LLP, Patent Dept., 1585 Broadway,
    New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200241215 A1 20020523 (WO 0241215)
  Application: WO 2001US16237 20010518 (PCT/WO US0116237)
  Priority Application: US 2000249422 20001116
Designated States:
(Protection type is "patent" unless otherwise stated – for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4386

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... finances the cost of the points into the loan. The cost of each
  discount point **equals** one percent of the amount of the loan, and each
  discount point reduces the interest...
...of the loan, the time length of said loan, a loan lender, a mortgage
  guaranty **insurer** , and credit of the borrower. Typically, a maximum of
  six discount points may be bought by the buyer to buydown the interest
  rate. However, some **insurance** companies have lowered the ceiling to
  three discount points.

  [0036] In step 9, the mortgage guaranty **insurance** **premium** is
  determined based on the original LTV. That is, the **premium** is
  determined independent of the cost of the buydown.

  Illustratively, the original LTV is used to determine the amount of
  "basis points" for the loan.

  Each basis point **equals** 1/100% of the premium. For example, if a 90%
  LTV equates to 52 basis...

Claim
... point and the amount of said loan to said value of said
  associated property; and
    determining the mortgage guaranty **insurance** **premium** based on said
  original LTV. . The method of claim 17, wherein the cost of each discount
  point **equals** one percent of the amount of said loan.

19 The method of claim 18, wherein...

11/3,K/34   (Item 25 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00881313   **Image available**
**COMPUTER PROGRAM AND METHOD FOR DETERMINING THE ECONOMIC IMPACT OF
   LONG-TERM CARE**
**PROGRAMME INFORMATIQUE ET PROCEDE DESTINES A DETERMINER L'IMPACT ECONOMIQUE
   DE SOINS DE LONGUE DUREE**
Patent Applicant/Assignee:
  LTCIA LLC, 2604 Brand Drive, Tustin, CA 92782-1363, US, US (Residence),
    US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  LEISLE Ralph D, 2604 Brand Drive, Tustin, CA 92782-1363, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  SMITH Clyde L (et al) (agent), Thompson Coburn LLP, One US Bank Plaza,
    St. Louis, MO 63101, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200215457 A2-A3 20020221 (WO 0215457)
  Application: WO 2001US25338 20010814 (PCT/WO US0125338)
  Priority Application: US 2000638779 20000815
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7246

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... only for the
  deduction period.

  A second component of the incremental economic impact is
  the **insurance** premium payments. The annual **insurance**   **premium**
  payments are **determined** from values of each of the periodic
   insurance premium data fields of the data entry window, which
  in the preferred embodiment a-re yearly values and therefore
  need not be adjusted. The **insurance** premium payments **equal**
  the combined values of each of the periodic **insurance** premium
  data fields of the data entry window during the all years
  within the duration...

...entered in the data entry window. For those years after, the
insurance premium value is **equal** to zero for the person
presumed to be receiving the care (the person presumed to insurance is
equal
to the insured economic impact as calculated above. Use of
this graph or chart allows...

...total estate consumed
without insurancet the total cost of insurance, and the total
impact of **insurance** benefits plotted as a function of time for
the scenario used to generate Figure 3. Like in Figure 3, the
total estate consumed without **insurance** in Figure 4 is
equivalent to the uninsured economic impact of the personal
5 assets as calculated above. The total cost of **insurance** is
determined from the **insurance premium** payments, including the
aforementioned tax consequences and losses due to unrealized
investment opportunities. The total impact of **insurance**
benefits is determined as the sum of the **insurance** benefits
received, the tax consequences from the sale of assets that to
interpolate these values...

Claim
... hypothetically ceased being incurred, th,e
economic impact for the second point in time being **greater
than** the economic impact at the time the long-term care costs
cease due to the...

...investment opportunity
calculations.
. The computer program of claim I wherein the economic
impact represents an **insured** economic impact and the portion
of the personal assets is a first portion and wherein the
process routine adapted and configured for using the stored
data to determine the **insured** economic impact includes
calculations to account for periodic **premium** payments and
monetary **insurance** benefits received, and further comprising a
process routine adapted and configured for using the stored...

11/3,K/35 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00880984 **Image available**
DATA/PRESENCE INSURANCE TOOLS AND TECHNIQUES
OUTILS ET TECHNIQUES D'ASSURANCE DONNEES/PRESENCE
Patent Applicant/Assignee:
  MIRALINK CORPORATION, Suite 185, 180 South 300 West, Salt Lake city, UT
    84101, US, US (Residence), US (Nationality)
Inventor(s):
  MCCABE Ron, 1084 South 400 East, Salt Lake city, UT 84115, US,
Legal Representative:
  OGILVIE John W L (agent), Computer Law++, 1211 East Yale Avenue, Salt
    Lake City, UT 84105, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200215082 A1 20020221 (WO 0215082)
  Application: WO 2001US25001 20010809 (PCT/WO US0125001)
  Priority Application: US 2000224399 20000810
Designated States:
(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)
   AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
   EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
   LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
   TM TR TT TZ UA UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10581

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... the exposures were distributed. A critical test is whether or not the
   size of the **insurance** pool is large enough to foretell future results
   with sufficient accuracy to calculate a sound **insurance** premiuni.

   The items. in an **insurance** pool, or the exposure units, need to be
   similar (but not the same) so that a fair **premium** can be **calculated** .
   The fire damage done to brick homes will ordinarily be **less**   **than** that
   suffered by wooden homes. It would be unfair to combine them in the sarne
    insurance pool and charge each **insured** the same premium rate based
   oil the combined losses of.the pool. If such an...the exposure period
   times 1/2, that is, $36,000. The -underwriter calculates 306 the **risk**
   of a loss occurring in the exposure period as one in a thousand.

   Factoring that in, the indicated rate R is $36, namely, the **risk** of a
   loss times the exposure amourit.

   The underwriter then **calculates** 306 a **premium** using this value for R,

   with suitable values for the underwriter's expenses, contingencies, and
   profit. As with conventional approaches to **insurance** , the premium rates
   set according to the present invention should be high enough to
   discourage...

...of a covered loss. Any claim amounts paid 322 to an insured 304 should
   be **less**   **than** the actual economic damage to the insured 304.

   17
   Example 2
   The business conducts electronic...minutes in the exposure period times
   1/2, that is, $125. The undeiwriter calculates the **risk** of a loss
   occurring in the exposure period as one in a thousand. Factoring that in,
   the indicated rate R is $0.125, namely, the **risk** of a loss times the
   exposure amount. The underwriter then **calculates** 3)06 a **premium**
   using this value for R, with suitable values for the underwriter's
   expenses, contingencies, and profit. Since the indicated rate is
   substantially **less**   **than** in Example 1, by virt-Lie of the substantial
   decrease in exposure period duration from...

 11/3,K/36   (Item 27 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00879924
MANAGING A LIFE INSURANCE INVESTMENT
GESTION D'UN PLACEMENT D'ASSURANCE VIE
Patent Applicant/Assignee:
  DISCOVERY LIFE (PTY) LTD, 25 Fredman Drive, 2196 Sandton, ZA, ZA
    (Residence), ZA (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  RABSON Kenneth Steven, 5 College Mews, Regina Avenue, 2192 Fairmount
    Extension, ZA, ZA (Residence), ZA (Nationality), (Designated only for:
    US)
  GORE Adrian, 6 Riviera Villas, Riviera Road, 2193 Killarney, ZA, ZA
    (Residence), ZA (Nationality), (Designated only for: US)
  MAYERS Herschel Phillip, 32 Wordsworth Avenue, 2007 Senderwood, ZA, ZA
    (Residence), ZA (Nationality), (Designated only for: US)
Legal Representative:
  GILSON David Grant (et al) (agent), Spoor and Fisher, P.O. Box 41312,
    2024 Craighall, ZA,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200213438 A2-A3 20020214 (WO 0213438)
  Application: WO 2001IB1406 20010807 (PCT/WO IB0101406)
  Priority Application: ZA 20004014 20000807
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 4109

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
...   the method comprising.
  recording a selection by the policy holder of a total sum assured;
  calculating a periodic **premium** corresponding to the total sum
  assured;
  recording a selection by the policyholder of at least one of a plurality
  of
  pre-defined future events;
  associating a selected **insured** amount, **less   than** the total sum
  assured, with each selected pre-defined future event; and
  permitting, from time...

...on the policyholders death. A basic premium payable periodically by the
  policyholder, typically a monthly **premium** , is **calculated** according to
  the sum assured. However, instead of investing the actual premiums (less
  risk -associated costs) incrementally, a single investment, **equivalent**
  to
  investing the actual sum assured, is made using derivative instruments.
  The cost of purchasing these instruments is much **less   than** the amount

of the sum assured. In other words, the policyholder's investment has a
...

Claim
... assured, the method comprising:
  recording a selection by the policyholder of a total sum
  assured;
  calculating a periodic **premium** corresponding to the total sum
  assured;
  - 18
  recording a selection by the policyholder of at least one of a
  plurality of pre-defined future events;
  associating a selected **insured** amount, **less** **than** the total sum
  assured, with each selected pre-defined future event; and
  permitting, from time...

  11/3,K/37   (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00857321   **Image available**
**ONLINE SYSTEM AND METHOD FOR CALCULATING THE ACTUAL COSTS OF A MORTGAGE
  LOAN TO A MORTGAGE CONSUMER**
**SYSTEME ET PROCEDE EN LIGNE PERMETTANT DE CALCULER LES COUTS REELS D'UN
  PRET HYPOTHECAIRE D'UN CLIENT**
Patent Applicant/Assignee:
  FANNIE MAE, 3900 Wisconsin Avenue, N.W., Washington, DC 20016-2892, US,
    US (Residence), US (Nationality)
Inventor(s):
  RAINES Franklin D, 3006 Albermarle Street, N.W., Washington, DC 20008, US
    ,
  VOTH David N, 11812 Lyrac Court, Oakton, VA 22124, US,
  KOCH Michael W, 1363 Brenneman Road, Bittinger, MD 21522, US,
  SIMON Peter A, 3619 Fessenden Street, N.W., Washington, DC 20008, US,
  WASHINGTON Robert L, 8733 Stone Hill Place, Springfield, VA 22153, US,
Legal Representative:
  LIPSITZ Randy (et al) (agent), Kramer Levin Naftalis & Frankel LLP, 919
    Third Avenue, New York, NY 10022, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200191010 A1 20011129 (WO 0191010)
  Application: WO 2001US16669 20010523 (PCT/WO US0116669)
  Priority Application: US 2000576683 20000523
Designated States:
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prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9751

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... Fees; Holding Period (number of years mortgage will be held by
consumer); Tax Bracket; and **estimated** Mortgage **Insurance** (MI)
Premium . The following default values are used: the Closing Costs and
Other Fees are assumed to...

...be seven (7) years, the Tax Bracket is assumed to be 15% and the MI
Premium is **calculated** based I 0 on the loan to value ratio and the
loan type.

It should...

...Premium is only provided if the down payment, as indicated by the
mortgage consumer, is **less** **than** 20% of the total purchase price.
Also, the 3.0% estimate is a conservative estimate...

11/3,K/38   (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00800759
FINANCIAL PORTFOLIO RISK MANAGEMENT
GESTION DES RISQUES DES PORTEFEUILLES FINANCIERS
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  SLOAN Ronald E, 228 Briar Hill Avenue, Toronto, Ontario M4R 1J2, CA,
  SLUTSKY Stephen B, Penthouse B, 206 St. George Street, Toronto, Ontario
    M5R 2N6, CA,
Legal Representative:
  COLEMAN Brian R (agent), Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill
    Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200133402 A2 20010510 (WO 0133402)
  Application: WO 2000US30423 20001101 (PCT/WO US0030423)
  Priority Application: US 99431390 19991101; US 2000520580 20000525
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
  HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
  NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15078

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... the beginning of the period in question.

Gov't. Bonds They are also compared to **equivalent** flows into a
* Net yield compared to riskicss bond. And the difference between actual and
riskless bonds riskless gains is calculated. This allows **calculation** of
the **risk premium**
How are the different sectors Yield and volatility
of my portfolio contributing to breakdown by sector
growth and **risk** ?
What is my tax exposure? Capital gains and other
taxable exposure
Table 1
In another embodiment of the current invention, the financial **risk**
management system performs a **risk** / reward analysis of a current
financial portfolio. Table 2 below illustrates an exemplary current
portfolio...

11/3,K/39   (Item 30 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00788795   **Image available**
SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR USE OF LATTICES IN VALUING
    OPTIONS
SYSTEME, PROCEDE ET PRODUIT LOGICIEL PERMETTANT L'UTILISATION DE TREILLIS
    POUR L'ETABLISSEMENT DE PRIX D'OPTIONS
Patent Applicant/Inventor:
  AYACHE Elie, 39, rue Lhomond, F-75005 Paris, FR, FR (Residence), LB
    (Nationality)
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200122306 A2 20010329 (WO 0122306)
  Application: WO 2000IB1120 20000814 (PCT/WO IB0001120)
  Priority Application: WO 2000IB1120 20000814
Designated States:
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prior to 2004)
  US
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 17778
Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... option (also referred to as the writer of the option) plays the role
  of the **insurer** and will ask for a premium to cover its liability. Thus,
  a problem arises as...

...option pricing problem is that of determining a rational price for the
  option. That is, **determining** the **premium** that a rational buyer (i.e.,
  not one hoping to deceive the **insurance** company) and a rational seller
  (i.e., not one ready to take inconsiderate amount of **risk**) are prepared
  to agree upon. The comparison of options pricing with **insurance** policy
  pricing suggests that the main concerns are estimating the probability of
  the stock's market price, at maturity, ending up higher or **lower than**
  the strike price, and by how much. The problem is further compounded by
  the fact...

DIALOG(R)File 349:PCT FULLTEXT
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00779712   **Image available**
DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A PREDICTIVE SOFTWARE SYSTEM
DETECTION DE LA FRAUDE ET DES ABUS AUX PRIMES D'ASSURANCE A L'AIDE D'UN SYSTEME DE LOGICIEL PREDICTIF
Patent Applicant/Assignee:
  HNC SOFTWARE INC, 5930 Cornerstone Court West, San Diego, CA 92121-3828, US, US (Residence), US (Nationality)
Inventor(s):
  LUK Ho Ming, 6116 Sunset Crest Way, San Diego, CA 92121, US
  COATES Pamela E, 10872 Poblado Road, #1511, San Diego, CA 92127, US
  DEO Arati S, 12180 Ragweed Street, San Diego, CA 92129, US
  DOWNS Sean M, 26681 White Oaks Drive, Laguna Hills, CA 92653, US
  FRIESEN Benjamin A, 4433 Gundry Avenue, Long Beach, CA 90807, US
  NIES Craig A, 2722 Ferngien Road, Carlsbad, CA 92008, US
  PATHRIA Anu K, 8275 El Paseo Grande, La Jolla, CA 92037, US
Legal Representative:
  SACHS Robert R, Fenwick & West LLP, Two Palo Alto Square, Palo Alto, CA 94306, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200113295 A1 20010222 (WO 0113295)
  Application: WO 2000US21298 20000804 (PCT/WO US0021298)
  Priority Application: US 99373926 19990812
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK EE ES FI GB GE
  GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
  MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU ZA
  ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 28661

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... policies having a score exceeding a second threshold score, wherein
  the second threshold score is **greater   than** the first threshold score.

  60 A method for processing **insurance** policies suspected of premium
  fraud, the
  method comprising:
  scoring each of a plurality of **insurance** policies with predictive model
  to generate for
  each policy a score indicating a relative likelihood of **premium** fraud;
   determining for each scored policy an expected premium adjustment;
  ranking the scored policies according to their...

00777989   **Image available**
SYSTEMS FOR, AND METHOD OF, INSURING RISKS IN A RESTRUCTURED ENERGY INDUSTRY
SYSTEMES ET PROCEDES DE COUVERTURE DE RISQUES D'UNE INDUSTRIE DE L'ENERGIE RESTRUCTUREE
Patent Applicant/Assignee:
  ACE INA HOLDINGS INC, 1601 Chestnut Street, Philadelphia, PA 19103, US, US (Residence), US (Nationality)
Inventor(s):
  ZACCARIA Edward, 10 Spring Oak Drive, Newtown, PA 18940, US
  HOOG David, 347 Bala Avenue, Bala Cynwyd, PA 19004, US
  FROMER David, 169 East 69th Street, New York, NY 10021, US
  MAYERS Mark, 160 East 38th Street, New York, NY 10016, US
  KANE Dennis, 26 River Avenue, Island Heights, NJ 08732, US
  HUSAR Kurt, 1109 Carroll Hill Drive, West Chester, PA 19382, US
  HAWK Gary, 400 Jordan Court, Monroe, GA 30655, US
  O'NEILL Paul, 4499 Forest Peak Circle, Marietta, GA 30066, US
Legal Representative:
  HEIDELBERGER Louis M, Reed Smith Shaw & McClay LLP, 2500 One Liberty Place, 1650 Market Street, Philadelphia, PA 19103, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200111525 A1 20010215 (WO 0111525)
  Application: WO 2000US21529 20000807 (PCT/WO US0021529)
  Priority Application: US 99369699 19990806
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
  UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17216

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
Detailed Description
... the unplanned event, i.e., perfon-nance failure by the supplier less the deductible. The **insured** price designated by the **insured** is $ 1 OO/MWh for the entire coverage period. The market price for replacement power is designated by the **insured** to be that price as indicated by a particular power market index. The **insured** designates a point of delivery for substitute power.

The **insurer** **calculates** the **premium** based upon the factors designated
by the **insured** as well as other factors. The **insurer** receives the premium from the **insured** and issues the policy.

I 0 On April 6, 1998., the power supplier files for bankruptcy and, thus,
fails to supply power to the **insured** , which results in the **insured**
having to secure other power in order to satisfy its obligations under
the one-week...

...is $200/MWh.

1 5 The insurer must make substitute power available in an amount **equal**
to the insured quantity as calculated below at the price of $1 OO/MWh at
...

 11/3,K/42   (Item 33 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00757134   **Image available**
METHOD FOR ILLUSTRATING REPLACEMENT   OF A BENEFIT PLAN NOT VIABLE IN THE
    JURIDICTION
PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE
    AU LIEU DE JURIDICTION
Patent Applicant/Inventor:
  PARSONS David, 12155 Wexford Overlook, Roswell, GA 30075, US, US
    (Residence), US (Nationality)
Legal Representative:
  TRZYNA Peter K, P.O. Box 7131, Chicago, IL 60680-7131, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200070522 A1 20001123 (WO 0070522)
  Application: WO 2000US13528 20000516 (PCT/WO US0013528)
  Priority Application: US 99313164 19990517
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  CA SG
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 38279

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... Cost (DAC) Tax is calculated. The Deferred Acquisition Cost Tax is a
  Federal Tax currently **equal** to 4.146% times the premium, which is
  deducted from the premium. The DAC tax...

...23, for use in determining the DAC receivable.

0 In Block 804, State and Local **Premium** Taxes are **calculated** . These
taxes are only applicable to U.S. regulated policies and are deducted
from the...

...techniques can be applied to the treatment of the premium tax, depending
on the life **insurance** companys practices.

In Block 806, the Net **Premium** Payment is **calculated** by subtracting
the applicable taxes from the 5 Gross Premium. With a DAC Tax of...
...is 93.854% of the Gross Premium.

Continuing to Fig. 26, the Net Cost of **Insurance** (COI) is determined. The COI charge is applicable to all policies.

In Block 820, the...

11/3,K/43   (Item 34 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2005 WIPO/Univentio. All rts. reserv.

00750430   **Image available**
**GRAPHICAL   USER   INTERFACE   FOR   DISPLAYING   ALTERNATIVES   FOR TRANSFERRING
    ESTATE ASSETS TO HEIRS**
**INTERFACE   GRAPHIQUE   UTILISATEUR   CONCUE   POUR   AFFICHER   DIFFERENTES
    POSSIBILITES DE TRANSMISSION D'ACTIFS DE LA SUCCESSION A DES HERITIERS**
Patent Applicant/Assignee:
  NEW YORK LIFE INSURANCE COMPANY, 51 Madison Avenue, New York, NY 10010,
    US, US (Residence), US (Nationality)
Inventor(s):
  HABERMAN Roy A, 32 Greenwood Lane, Valhalla, NY 10595, US
Legal Representative:
  OSTROW Seth H, Brown Raysman Millstein Felder & Steiner, LLP, 120 West
    45th Street, New York, NY 10036, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200063813 A1 20001026 (WO 0063813)
  Application: WO 2000US10629 20000419 (PCT/WO US0010629)
  Priority Application: US 99294619 19990419
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL
  IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT
  RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7142

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... the investment rate, income tax bracket, etc., and are further based
  on the annual allocation **equal** to the **calculated** **premium** .

  In step 3 1 0 of Fig. 3, the programmable controller 102 calculates the
  IRR 30 values for the life **insurance** policy and other estate planning
  alternatives based on the
  9
  SUBSTIMTE SREET (RULE 26)
  calculated...

11/3,K/44   (Item 35 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00355344   **Image available**
METHOD OF PROVIDING FUTURE BENEFIT CONDITIONED ON LIFE EXPECTANCIES OF AN
    INSURED AND A BENEFICIARY
PROCEDE OFFRANT UN AVANTAGE FUTUR DONT LA CONDITION REPOSE SUR LES
    ESPERANCES DE VIE A LA FOIS D'UN INDIVIDU ASSURE ET D'UN BENEFICIAIRE
Patent Applicant/Assignee:
  CENTURY ASSOCIATES L L C,
Inventor(s):
  ANDERSON Benneth R,
  POTTER Dean M,
  DEARMON Thomas A,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9637858 A1 19961128
  Application: WO 96US7524 19960523 (PCT/WO US9607524)
  Priority Application: US 95448970 19950524
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AU BR CA CN JP MX NZ AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 7085
Main International Patent Class: G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... payments
  is to be made solely to the beneficiary upon the
  condition that the beneficiary **survives** the insured,
  Another definition of the present invention is as a
  method, with the aid...

...preparing a policy for insuring
  a future stream of payments solely to a beneficiary who
   survives an insured named in the policy, This method
  comprises: acquiring identification of an insured, a the digital computer
  system'to
   determine a specific combination of a **premium** and a
  payout in response to the acquired identifications
  applied to the digital computer system...

...in the digital computer system; and actuating
  the printer to print the policy at the **determined**
  specific combination of **premium** and payout,
  Therefore, from the foregoing, it is a general
  object of the present invention...

...and
  improved data processing method for administering a
  program to provide benefits to beneficiaries who **survive**
  respective insureds, Other and further objects, features
  and advantages of the present invention will be...computer in response to
  the
  input data, The output identifies a minimum payout and
  a **premium** , This requires steps of **determining** the
  minimum payout or the **premium** in response to the other
  being given and of printing a report or policy f or the

Bode Akintola   EIC 3600   23-Jun-05

insured as shown in FIG. 2A by blocks 16, 18,
respectively,
As to **premium** /payout **determining** step 16, in a
particular implementation a fixed minimum periodic payout
is **determined** in response to desired periodic **premium**
data having been selected and entered. The fixed ...guaranteed minimum
amount to be
paid to the beneficiary during any time period the
beneficiary **survives** the insured subject to the maximum
payout period that has been specif ied in the...

...g., $650,00 per month) guaranteed to be paid to
the beneficiary if the beneficiary **survives** and subject
to the selected maximum payout period (e.g,, ten years),
If instead of...

...entered,
a periodic premium to be paid f or not more than the
,specified maximum **premium** payment period is **determined** .

In a particular implementation, the amount of the
periodic premium is f ixed whereby the...function is shown in FIG. 2A by
block 28,
In a particular implementation, during the **premium**
paying period reserves are **calculated** on the basis of the
1980 Commissioner,'s Standard Ordinary Mortality Table,
age last birthday...

Claim
... both the insured and the beneficiary.

7 A method as defined in claim 1, wherein
determining a **premium** is further responsive to gender and
health factors of both the insured and the beneficiary...

...ages of the insured and the beneficiary are
within a predetermined range.;
the step of **determining** a **premium** is further
responsive to gender and health factors of
both the insured and the beneficiary...

...amount defining a minimum for the
future stream of payments in the event the
beneficiary **survives** the insured,
A data processing method for administering a
program to provide benefits to beneficiaries who **survive**
respective insureds, comprising:
determining for each insured, by digital data
processing and in response to...
...managing by digital data processing
participation payments to provide for
payouts only to beneficiaries who **survive**
respective insureds;
entering death of insured and **survival** by ...the
respective beneficiary data;
determining by digital data processing periodic
payout data for a respective **surviving**
benef iciary in response to the date of
death of the insured; and
generating by...

...processing, in
  response to the determined periodic payout
  data, periodic payouts only to a
  respective **surviving** beneficiary.
  A method as def ined in claim 9, wherein the
  difference between the age...

...premium, and a guaranteed minimum payout,
  12* A method as defined in claim 9. wherein
  determining a **premium** is responsive to at least the age
  and gender of both insureds and beneficiaries.

  13...

...payout to be paid to the
  beneficiary during any time period the
  beneficiary survives the **insured** subject
  to the specified maximum payout period and
  identifying in response to a specified
  desired minimum payout a premium to be
  paid for not **more** **than** the specified
  maximum premium payment period,

  18 A method as defined in claim 17, wherein
  generating an output includes **determining** a specific
  premium or payout in response to the ages of both the
  insured and the beneficiary and printing a policy
  schedule listing the age of the **insured** , the age of the
  beneficiary, the maximum premium payment period, the
  maximum payout period, the...

...preparing a policy for
  insuring a future stream of payments solely to a
  beneficiary who **survives** an insured named in the policy,
  comprising:
  acquiring identification of an insured, a
  beneficiary, the...

...storing the acquired data in the digital
  computer system;
  actuating the digital computer system to
  determine a specific combination of a
  premium and a payout in response to the
  acquired identifications applied to the
  digital computer system...

...in the digital computer
  system; and
  actuating the printer to print the policy at
  the **determined** specific combination of
  premium and payout.
  20* A method as defined in claim 15, wherein the
  age of the...

```
Set     Items    Description
S1          2    AU=(PARANKIRINATHAN, K? OR PARANKIRINATHAN K?)
S2    1821093    PREMIUM? ?
S3      40635    S2(5N)(FORMULA? ? OR EQUATION? ? OR ALGORITHM? OR ALGORYTH-
                 M? OR MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPUTES
                 OR COMPUTING OR ESTIMAT?)
S4    1667458    SURVIV?
S5   12278471    INSURANCE OR ASSURAN? OR INSURE? ? OR RISK? ?
S6   20180805    (MORE OR HIGHER OR LESS? OR LOWER OR GREATER)()THAN OR EQU-
                 AL? OR EQUIVALENT
S7      50980    S4(20N)S5
S8      21059    S4(15N)(INSURANCE OR ASSURAN? OR INSURE? ?)
S9         41    S3(30N)S8
S10        33    RD (unique items)
S11    106221    (RISK? ? OR SURVIV?)(2N)INSURANCE
S12      9058    S11(S)S2
S13      1156    S12(25N)S6
S14        76    S13(15N)(FORMULA? ? OR EQUATION? ? OR ALGORITHM? OR ALGORY-
                 THM? OR MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPU-
                 TES OR COMPUTING OR ESTIMAT?)
S15         9    S14 AND SURVIV?
S16         8    RD (unique items)  considered all
File    9:Business & Industry(R) Jul/1994-2005/Jun 22
        (c) 2005  The Gale Group
File   15:ABI/Inform(R) 1971-2005/Jun 22
        (c) 2005 ProQuest Info&Learning
File   16:Gale Group PROMT(R) 1990-2005/Jun 23
        (c) 2005 The Gale Group
File  148:Gale Group Trade & Industry DB 1976-2005/Jun 23
        (c)2005 The Gale Group
File  160:Gale Group PROMT(R) 1972-1989
        (c) 1999 The Gale Group
File  275:Gale Group Computer DB(TM) 1983-2005/Jun 23
        (c) 2005 The Gale Group
File  621:Gale Group New Prod.Annou.(R) 1985-2005/Jun 23
        (c) 2005 The Gale Group
File  636:Gale Group Newsletter DB(TM) 1987-2005/Jun 23
        (c) 2005 The Gale Group
File   20:Dialog Global Reporter 1997-2005/Jun 23
        (c) 2005 The Dialog Corp.
File  476:Financial Times Fulltext 1982-2005/Jun 23
        (c) 2005 Financial Times Ltd
File  610:Business Wire 1999-2005/Jun 23
        (c) 2005 Business Wire.
File  613:PR Newswire 1999-2005/Jun 23
        (c) 2005 PR Newswire Association Inc
File  624:McGraw-Hill Publications 1985-2005/Jun 22
        (c) 2005 McGraw-Hill Co. Inc
File  634:San Jose Mercury  Jun 1985-2005/Jun 22
        (c) 2005 San Jose Mercury News
File  810:Business Wire 1986-1999/Feb 28
        (c) 1999 Business Wire
File  813:PR Newswire 1987-1999/Apr 30
        (c) 1999 PR Newswire Association Inc
```

10/3,K/1   (Item 1 from file: 15)

02738208 579968381
PURE VERSUS MUTUAL HEALTH INSURANCE: EVIDENCE FROM SWEDISH HISTORICAL DATA
Nekby, Lena
Journal of Risk & Insurance v71n1 PP: 115-134 Mar 2004
ISSN: 0022-4367 JRNL CODE: JRI
WORD COUNT: 7172

...TEXT: for annual premiums supports the result that pure insurance is
associated with higher mean annual **premiums** .

Logit **estimation** on the unbalanced panel including the selection terms n

sub i

, the number of years health **insurance** society i is observed and
survivor , a 0-1 variable equal to 1 if **insurance** society i is observed
in all nine periods, yield that frequency of observations, n

sub...

 10/3,K/2   (Item 2 from file: 15)

02609017 353119271
Adult polycystic kidney disease and critical illness insurance
Gutierrez, Cristina; Macdonald, Angus S
North American Actuarial Journal v7n2 PP: 93 Apr 2003
ISSN: 1092-0277 JRNL CODE: NAAJ
WORD COUNT: 9633

...TEXT: great advances in the effectiveness of both treatments, so it is
inappropriate to use past **survival** rates, perhaps even quite recent
survival rates, in future projections.

With the CI **insurance** model, we consider the costs arising either from
using or from not using information about APKD risk in underwriting:

a. In Section 5 we **estimate** extra **premiums** appropriate if the presence
of an APKD mutation is known

b. In Section 6 we...

 10/3,K/3   (Item 3 from file: 15)

02174998 73728391
Packing the right insurance for commerce abroad
Fornwald, Gerald
Risk Management v48n6 PP: 14-19 Jun 2001
ISSN: 0035-5593 JRNL CODE: RMT
WORD COUNT: 2110

...TEXT: works by weighing the financial strength of specific customer and political and social risks to **determine** a credit risk from which **premiums** are **determined** . These policies ensure that the business' losses due to an inability to collect payment are limited to a specific, **survivable** level.

Completing the Puzzle

Although **insurance** can provide companies with the option to transfer the additional risks acquired in foreign ventures...

10/3,K/4   (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02112485 67256213
Survivorship variable and variable universal life insurance illustrated values
Anonymous
National Underwriter v105n4 PP: 24-25 Jan 22, 2001
ISSN: 0893-8202 JRNL CODE: NUD
WORD COUNT: 565

...TEXT: family gift programs.

Variable Estate Design

Software allows a base to term blend solve that **calculates** the level **premium** to carry a certain level of **insurance** ; strong and varied subaccounts.

Variable **Survivorship** Universal Life

Enhanced death benefit corridor option; estate preservation application of ATR; continuation of coverage...

10/3,K/5   (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2005 ProQuest Info&Learning. All rts. reserv.

02043778 56388284
No work, no pay!
Streeter, Kathy
Australian CPA v70n6 PP: 27 Jul 2000
JRNL CODE: AAA
WORD COUNT: 597

...TEXT: per cent of your current income, so this needs to be taken into account when **determining** your **premium** cost (see Chart A).

Trauma **insurance** will provide a lump sum if you suffer a specific injury or illness and **survive** for a specified period, which varies between companies.

These policies provide funds to cover additional...

10/3,K/6   (Item 6 from file: 15)

02014431 52831147
The automatic fiscal stabilizers: Quietly doing their thing
Cohen, Darrel; Follette, Glenn
Economic Policy Review - Federal Reserve Bank of New York v6n1   PP: 35-67
 Apr 2000
JRNL CODE: EPV
WORD COUNT: 12541

...TEXT: federal revenues. The major components of these taxes are Social
Security taxes (for Old-Age, **Survivors** , and Disability **Insurance**
[OASDI], Medicare [HI], and railroad retirement benefits), federal and
state unemployment taxes, federal civilian and military retirement
contributions, and supplemental medical insurance (SMI) **premiums** .26 An
estimate of the overall elasticity of social insurance taxes is calculated
by estimating separate elasticities for...

 10/3,K/7   (Item 7 from file: 15)

01565318 02-16307
Is split-dollar life insurance still a fringe benefit?
Swanson, Robert D
Tax Adviser v29n1 PP: 42-49 Jan 1998
ISSN: 0039-9957 JRNL CODE: TAD
WORD COUNT: 6425

...TEXT: arrangement were not used. This is because the economic benefit,
which is less than the **premiums** paid, **determines** the gift.

QTIP Trusts

In Letter Ruling 9511046,36 an S corporation jointly owned by a husband and
wife entered into an SDLI arrangement with the husband's irrevocable life
insurance trust to purchase a second-to-die (**survivorship**) whole life
contract insuring the couple.While the trust would own the policy, the
couple...

 10/3,K/8   (Item 8 from file: 15)

01501382 01-52370
**Quality of life and the WTP for an increased life expectancy at an advanced
age**
Johannesson, Magnus; Johansson, Per-Olov
Journal of Public Economics v65n2 PP: 219-228 Aug 1997
ISSN: 0047-2727 JRNL CODE: JPU

...ABSTRACT: to achieve at an advanced age. A highly significant
correlation is found between this quality **measure** and the insurance
premium a person is willing to pay in exchange for a program increasing
the expected length of life by one year, conditional on having **survived**
until the age of 75 years. The (maximum) **insurance** premium the average
person is willing to pay for such a program is less than...

10/3,K/9   (Item 9 from file: 15)

01043189 96-92582
Reward small accounts for good behavior
Henry, William R Jr
Best's Review (Prop/Casualty) v96n2 PP: 68 Jun 1995
ISSN: 0161-7745 JRNL CODE: BIP
WORD COUNT: 823

...ABSTRACT: insurance costs. Customers should be shown that loss
management helps preserve availability and affordability of **insurance** , as
well as the **survival** of their businesses. They should be shown how
premiums are **calculated** and that they are part of a favored group that
is not expected to have...
...TEXT: understand their insurance costs. Show customers that loss
management helps preserve availability and affordability of **insurance** , as
well as the **survival** of their businesses. We should show them how their
premiums are **calculated** . Show them that they are part of a favored group
that isn't expected to...

10/3,K/10   (Item 10 from file: 15)

01006496 96-55889
Environmental liability: Abundant insurance key to unpolluted profits
Herrmann, Donna
Corporate Cashflow v16n4 PP: 20-24 Apr 1995
ISSN: 1040-0311 JRNL CODE: CFL
WORD COUNT: 2846

...TEXT: estimated $2 million remediation costs.

This coverage is stringently underwritten; an approved remediation plan
with **estimated** costs is required. **Premiums** and retentions are
determined case by case. AIG and Zurich American are the only carriers who
currently consider this coverage.

Companies with known contamination are purchasing traditional environmental
insurance to leverage their self- **insurance** remediation costs and enhance
the tax-deductibility of these costs. (See "New ways to **survive** lethal
EPA charges," CORPORATE CASHFLOW, January 1994, pp. 20-24.)

For example, integrated **insurance** programs can take "finite risk," using
annuities and Treasury bills to fund potential clean-up...

10/3,K/11   (Item 11 from file: 15)

01005010 96-54403
Chile
Ray, Paul W
LIMRA's MarketFacts v14n2 PP: 6-7 Mar/Apr 1995

...TEXT: and dismemberment.

Group products include life, endowment, health, and dismemberment.

Immediate annuity, single premium products: **insured** pensions, immediate annuity for retirement, disability, and **survivorship** .

Number of agents There are 2,306 brokers and 600 agents.

Life **insurance** in force Premiums in 1993 were 348,089,305,000 Chilean pesos (equivalent to US$940 million). In 1994 **premiums** were US$1,040 million (**estimated**).

Assets Total assets of the life insurance industry in 1993 were 1,615,448 million...

10/3,K/12   (Item 12 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

00964547   96-13940
Universal life
Dempsey, Kay I
Life & Health Insurance Sales   v137n12   PP: 32-35   Dec 1994

...TEXT: loan rate is a properly designed personal pension plan will ensure that the contract will **survive** as long as the life of the **insured** .

* "What does age 100 look like on the illustration?" These agents, a bastion of conservatism, show the last year!

* "Was the ledger designed with a **premium** **calculation** based upon current rates? Or, was it stated more conservatively at 1 percent or 2...

10/3,K/13   (Item 13 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

00693763   93-42984
Can we survive managed competition?
Hebert, David E
Life Association News   v88n2A   PP: 25-28   Feb 15, 1993

...TEXT: in the HPPC. If this proves to be the case, only the largest companies will **survive** and a handful of companies will **determine** health **insurance** **premiums** for the small group market in this Darwinian nightmare to the American consumer.

* WHATEVER HAPPENED...

10/3,K/14   (Item 14 from file: 15)

00249280   84-27840
Survivorship & Decrement Tables: HUD/FHA Home Mortgage Insurance Programs
Herzog, Thomas N.; Stasulli, Dominick C.
Mortgage Banking v44n11 PP: 86-92 Jul 1984
ISSN: 0027-1241 JRNL CODE: MOB

...ABSTRACT: Development (HUD) maintains an historical record of the performance of the Federal Housing Administration (FHA)- **insured** home mortgage loans. The data are used to create **survivorship** and decrement tables. These tables are used: 1. to determine the adequacy of the reserves of the 4 insurance funds, 2. in the **calculation** of **premiums** , 3. in the allocation of income to the insurance funds, and 4. in the determination...

10/3,K/15   (Item 1 from file: 16)

08265840   Supplier Number: 69712677   (USE FORMAT 7 FOR FULLTEXT)
Full Disclosure's Survivorship Life Report.(Brief Article)
Blease, Roger L.
National Underwriter Life & Health-Financial Services Edition, v105, n4, p 22
Jan 22, 2001
Language: English   Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 2306

...   family gift programs.
        Variable Estate Design
        Software allows a base to term blend solve that **calculates** the
level **premium** to carry a certain level of **insurance** ; strong and varied
subaccounts.
        Variable **Survivorship** Universal Life
        Enhanced death benefit corridor option; estate preservation
application of ATR; continuation of coverage...

10/3,K/16   (Item 2 from file: 16)

02442082   Supplier Number: 43217540   (USE FORMAT 7 FOR FULLTEXT)
LIFE INSURANCE BUSINESS SEES RAPID GROWTH
Indonesian Commercial Newsletter, p43
August 10, 1992
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 491

...   different auxiliary agencies such as adjusters, consultants, and
brokerage firms. These auxiliaries agencies affect the **survival** of
insurance and reinsurance companies and take part in **determining**
premium tariffs. Suspicion has arisen that it is brokers who have cause

the premium rates to...

...tariffs-- cannot control brokers because the latter can always offer to other insurance companies the **premium** rates which they have **determined** .
    However, not all insurance companies have been undergoing a slowdown in their operations. Life- **insurance** companies have apparently managed to **survive** and, for the past year, even to see a considerable increase in their operating income...

10/3,K/17   **(Item 3 from file: 16)**
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2005 The Gale Group. All rts. reserv.

01343924   Supplier Number: 41588015   (USE FORMAT 7 FOR FULLTEXT)
A Survivorship Whole Life policy has been introduced by MetLife Brokerage
Financial Services Week, p25
Oct 1, 1990
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 94

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
Princeton, N.J. Policyholders can select a level **premium** amount,·
determine the length of the **premium** payment period, target a desired
cash value, and, if desired, split the policy. One feature of the policy, a
supplemental **insurance** benefit, combines paid-up **survivorship** whole
life **insurance** and one-year term **insurance** . This product, distributed
through 22 regional life brokerage directors, offers a four-year level term
...

10/3,K/18   **(Item 1 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB ·
(c)2005 The Gale Group. All rts. reserv.

08120700   SUPPLIER NUMBER: 17375639   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Engineers have their say in risk assessment.
Lee, Charles
Petroleum Economist, v62, n8, p8(2)
August, 1995
ISSN: 0306-395X   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2310   LINE COUNT: 00188

...   risks facing an organisation and then optimising the balance
between risk retention and risk transfer.
       Premium   calculation
    Just as a single oil company cannot **survive** the loss of a costly
plant, the same applies to an **insurance** company. The **insurance** company
generally copes by accepting a small proportion of each of the risks
presented to...

10/3,K/19   **(Item 2 from file: 148)**
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

05574934   SUPPLIER NUMBER: 11763199   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Insuring your survival; want to know how to reduce your workers' comp

costs? Read on. (includes a quiz to see how efficient your workers'
compensation insurance is being handled; includes information on an
available workers' compensation book)
Modern Tire Dealer, v72, n14, p16(3)
Dec, 1991
ISSN: 0026-8496   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 1339   LINE COUNT: 00106

...   ransack your store, or a fire destroy your inventory, or a worker
get seriously injured -- **insurance** can mean the difference between
surviving and closing up shop.
      Spiraling workers' compensation costs are of particular concern.
      The **premiums** -- in part **determined** by each dealership's
experience modifier -- can be outrageous, which has outraged many a tire...

 10/3,K/20   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2005 The Gale Group. All rts. reserv.

04133379   . SUPPLIER NUMBER: 08061845   (USE FORMAT 7 OR 9 FOR FULL TEXT)
First, your beat the cancer. (survivors' employment and insurance problems)
Siberner, Joanne
U.S. News & World Report, v107, n18, p97(3)
Nov 6, 1989
ISSN: 0041-5537   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 1999   LINE COUNT: 00152

...   s benefit booklet for details on the waiting period for
pre-existing conditions. An outside **insurance** expert can help you check
for loopholes; the **survivors** ' networks (see box, below) can provide
names.
      Life **insurance**
      Beyond group coverage from employers, life **insurance** may be more
difficult to get. Insurance companies **calculate**   **premiums** case by case,
factoring in the type of cancer and the time since diagnosis. A...

 10/3,K/21   (Item 1 from file: 160)
DIALOG(R)File 160:Gale Group PROMT(R)
(c) 1999 The Gale Group. All rts. reserv.

00976824
The insurance industry fights legislation mandating unisex insurance rates.
Canadian Business   December, 1983   p. 13,14+1

      ... higher   annuity to a man than to a woman. The practice of using sex
to **determine**   **insurance**   **premiums** is not only valid, but also necessary
to **insurance** companies' financial **survival** and their ability to provide
flexible   individualized coverage, industry spokesmen say. However, women's
rights...

 10/3,K/22   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

37837614   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Information gap
LLOYDS LIST

September 16, 2004
JOURNAL CODE: FLL   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 567

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   the big claims alone, and attritional claims are clocking up
further bills day by day. **Premium**   in that sector is **estimated** at just
$100m.
     The   need for better information is much more than a statistical
question it is related to the very matter of **survival** for that particular
niche of **insurance** .
     It is significant, and a reflection perhaps of the public view on
marine insurance (a...

 10/3,K/23   **(Item 2 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

32594707 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Talanx: the new big name in Germany
Adrian Ladbury
INSURANCE DAY
December 02, 2003
JOURNAL CODE: WINS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1532

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   reinsurance and p/c business.
     But Talanx in 2003 looks a lot more able to **survive** and prosper in
today's fiercely competitive **insurance** business than it did before it
embarked upon this road a decade ago. **Premium** income growth is no
 measure   of quality or profitability. But the growth in the business,
particularly compared with its peers...

 10/3,K/24   **(Item 3 from file: 20)**
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

20768188 (USE FORMAT 7 OR 9 FOR FULLTEXT)
A different policy
Aarti Veeramani and Lavanya Natarajan
BUSINESS LINE
January 16, 2002
JOURNAL CODE: FBLN   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 601

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   infra-red port, to enable wireless data transfer.
     The solution also includes applications to facilitate **calculation** of
 premium for various types of **insurance** schemes.
     Details on loan eligibility, surrender value, maturity and **survival**
benefits, yield on maturity, present value, financial and medical
requirements and the like are also...

10/3,K/25   (Item 4 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

20256760 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Crime Costs British Firms Billions Each Year
Ross Davies
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS   (EVENING STANDARD - LONDON)
December 10, 2001
JOURNAL CODE: KESL   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 242

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

   ...   BCC.
      "politicians, the police and the general public assume that all
businesses are profitable and   **insured** ." He said many small firms are
"preoccupied with **survival** " and many lack the resources to afford
expensive security **measures** or higher **insurance**   **premiums** .
      Businesses that are not a direct target for criminals suffer if a town
or district...

10/3,K/26   (Item 5 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

18309600 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Great, good and greedy?;Cover story
Dominic Kennedy
TIMES
August 13, 2001
JOURNAL CODE: FTMS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 2696

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

   ...   This is the story of how the smugs became the mugs.
      The "Society for Equitable **Assurances** on Lives and **Survivorships** "
was founded in 1762. The inspiration was the radical scientific work of
James Dodson, a member of the Royal Society, who first used mortality
tables and probability studies to **calculate** the **premium** needed to be
paid to guarantee an amount of money payable on death. Early policyholders
   ...

10/3,K/27   (Item 6 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

11605222 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Imperatives of Insurance As Facilitator
Okechukwu Chukwulozie, Post Express (Lagos)
AFRICA NEWS SERVICE
June 20, 2000
JOURNAL CODE: FANS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 2327

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   smaller amount to purchase substantial amount of insurance cover.
These small contributions, referred to as **premium** , are normally pre-
determined   in accordance with proven scientific methods, in order to
minimise or avoid undue advantage by any member or contributor to the
common fund.
     It is an incontrovertible fact that **insurance** is a great production
factor which enhances the quality of life and ensures the **survival** of
every other business. Its main purpose is to ensure national development
through effective role...

  10/3,K/28   (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

09470100 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Irish smokers 'die early'
BELFAST TELEGRAPH
February 07, 2000
JOURNAL CODE: WBEL   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 176

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   a non-smoker in any given year, and that after the age of 60, the
survival chances lessened.
    The **insurance** industry was expected to use the figures to **determine**
trends - and life insurance **premiums** .
    Tobacco-related diseases are reckoned to cause the premature deaths of
up to 6,000...

  10/3,K/29   (Item 8 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

09359695 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Insurer to cover couples for IVF
MELANIE BIEN
INDEPENDENT ON SUNDAY
January 30, 2000
JOURNAL CODE: FINS   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 378

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   delivered."
    Women undergoing infertility treatment must be pregnant before taking
out a policy with LRMS. **Premiums** will be **determined** by medical history.
    A couple spending pounds 18,000 on three cycles of IVF, can **insure**
themselves up to this amount. If no baby **survives** , the couple will
receive an pounds 18,000 payout.
    With IVF there is a strong...

  10/3,K/30   (Item 9 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

09095606 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Review of the Century - Life - Assured progress.
The trends of the later years of this century suggest the life assurance
   market will continue to grow in the next one. Clifford German examines
   the steady progress of the last 100 years, which have not been without
   scandal.
POST MAGAZINE, p12
January 12, 2000
JOURNAL CODE: WPST   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 3699

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   companies which constituted the Financial Times index of 30
representative UK companies in 1934 still **survive** .
     Apart from sound actuarial skills to **measure** risks and set
appropriate **premiums** , life **assurance** companies need to be adept at
investing the premiums and controlling administrative costs. But over...

 10/3,K/31   (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2005 The Dialog Corp. All rts. reserv.

05393818   (USE FORMAT 7 OR 9 FOR FULLTEXT)
US Airways Worker's Impassioned Words Punctuate Annual Meeting
Steve Massey
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (PITTSBURGH POST-GAZETTE -
PENNSYLVANIA)
May 20, 1999
JOURNAL CODE: KPPG   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1011

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   the father of two teenage girls and an infant son bared his soul:
"I have **survived** braces, increased auto **insurance** **premiums** , **formula**
and diapers," Carter said, speaking in a way for every working stiff.
     He did so...

 10/3,K/32   (Item 11 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02859837   (USE FORMAT 7 OR 9 FOR FULLTEXT)
ACTUARIAL REVIEW - It pays to be in general.
POST MAGAZINE, p25
September 17, 1998
JOURNAL CODE: WPST   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1902

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   the Northampton Table - based on bills of mortality for the parish
of All Saints - to **calculate** **premium** rates for the Society for
Equitable **Assurances** on Lives and **Survivorships** (now the Equitable Life
 Assurance Society).
     Serious actuarial involvement in the non-life field in the UK came
much later...

06165055
WILSON PLANS TO ASK VOTERS TO UNRAVEL CAR INSURANCE
San Jose Mercury News (SJ) - Thursday June 13, 1991
By: KEN MCLAUGHLIN, Mercury News Staff Writer
Edition: Morning Final Section: California News Page: 1C
Word Count: 767

... the fact that in November 1988 Californians were asked to vote on five competing auto- **insurance** initiatives.

The only measure to **survive** the $100 million ballot battle was Proposition 103, the Ralph Nader-backed proposal that has done more to confound California motorists and provide lawyers with work than to cut **premiums** . One of the **measures** that voters trounced was a no-fault initiative sponsored by the insurance industry.

This time...

16/3,K/1   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

02837604 732488001
Applying credit risk models to deposit insurance pricing: Empirical evidence from the Italian banking system
Sironi, Andrea; Zazzara, Cristiano
Journal of International Banking Regulation v6n1   PP: 10-32 Oct 2004
ISSN: 1465-4830 JRNL CODE: JIBR
WORD COUNT: 9323

...TEXT: Three main results emerge from the empirical analysis. First, the FITD committed capital appears significantly **lower**   **than** the risk of losses from bank defaults. Secondly, the **estimated** total risk-based **premium** for the sample banks is in line with the amount of the Fund's committed...

...binomial approach is adopted. Therefore, only two possible events are taken into account: default and **survival** . The latter takes into account all possible changes of the borrower creditworthiness, technically called 'credit...

...estimate expected loss and marginal risk
In a default-mode model, where only default and **survival** events are taken into account, the portfolio expected loss (EL

sub p

) is equal to...the short-term ones are considered. It is therefore assumed that a single bank can **survive** , within the targeted period of time (1 year), even if the assets cannot cover the...

 16/3,K/2   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

02796599 712205101
Statement No. 45 of the Governmental Accounting Standards Board-Accounting and Financial Reporting by Employers for Postemployment Benefits Other Than Pensions
Anonymous
Journal of Accountancy v198n4   PP: 119-138 Oct 2004
ISSN: 0021-8448 JRNL CODE: JAC
WORD COUNT: 18367

...TEXT: people in some professions, for example, incur claims costs that are two or more times **greater**   **than** average, risk rating would result in more precise expenses being reflected in the statement of activities. Such practice, however, like the requirement to account for **premium** rate differentials, would suggest that insurance premiums are an inappropriate **measurement** for financial reporting. Mr. Reilly therefore believes that the Board should recognize and accept the...status, etc.),

b. multiplied by the probability of the occurrence of an event (such as **survival** , death, disability, termination of employment, etc.) on wconditioned, and c. discounted according to an assumed...

16/3,K/3   (Item 3 from file: 15)

00740517 93-89738
Running from cover
Ioannou, Lori
International Business v6n7 PP: 46-54 Jul 1993
ISSN: 1054-1748 JRNL CODE: NAI
WORD COUNT: 3634

...TEXT: Palmer & Lyle Ltd., a Lloyd's broker specializing in political
risk and export credit insurance. **More   than** 50 percent of all private
sector political **risk   insurance** in the world is written at Lloyd's,
according to Mr. Berry, who **estimates** .that 40 percent of his clients are
U.S. companies. He believes that last year...

...markets--Argentina, Brazil, China, Mexico, Venezuela--where demand is
outstripping supply.

Those insurance companies that **survive** may profit from the disasters--and
the industry shakeout--since rates will rise in the...companies to offer
more insurance."

And in May Lloyd's announced what amounts to a **survival** formula. It aims
to isolate old liability claims from the U.S. in a new...

16/3,K/4   (Item 1 from file: 16)

08453869   Supplier Number: 71705831   (USE FORMAT 7 FOR FULLTEXT)
State of the Market Part II: A Survival **Guide.(Brief Article)**
Granahan, William L.
Risk Management, v48, n1, p38
Jan, 2001
Language: English   Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 2209

State of the Market Part II: A Survival **Guide.(Brief Article)**
...   fastest growing segments of the insurance industry in the early to
mid-1980s, with an **estimated** $60 billion in **premium** and **premium**
equivalent being used to finance losses. In the past, ARF programs were
used primarily by large...

...affordable retention levels will determine if ARF is appropriate.
     William L. Granahan, CIC, LIA, CMA, (" **Survival** Guide") is the
senior consultant and risk management practice director for Worcester,
Massachusetts-based Milliman...

16/3,K/5   (Item 1 from file: 148)

11324045   SUPPLIER NUMBER: 55683842   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Producer price risk and quality measurement.

Hueth, Brent; Ligon, Ethan
American Journal of Agricultural Economics, 81, 3, 512(1)·
August, 1999
ISSN: 0002-9092   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 9117   LINE COUNT: 00740

...   that the intermediary will bear all price risk is remarkably
robust. In particular, this feature **survives** the addition of uncertainty
in production, whether over quality or quantity (Wilson); **survives** more
elaborate, nonseparable utility functions (Scheinkman); and is preserved in
a multiperiod version of this...always lie below this frontier for
risk-averse growers. The vertical distance between the certainty-
equivalent and the production frontier can be interpreted as the largest
insurance premium the grower would be willing to pay if **insurance** against
price **risk** were available.
     Figure 3 provides information about the value of quality **measurement**
 in the shipper's contract and about the efficiency loss from hidden
quality. The parameters...

 16/3,K/6   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09645761   SUPPLIER NUMBER: 17640411   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The tax deductibility of captive insurance premiums: an assessment and
  alternative perspective.
Lai, George C.; Witt, Robert C.
Journal of Risk and Insurance, v62, n2, p230(23)
June, 1995
ISSN: 0022-4367   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 11207   LINE COUNT: 00901

...   exposure unit. Although total risk increases as the number of
policies increases, so do total **premiums** . However, total risk increases
at a decreasing rate for a standard deviation **measure** of risk if
exposures are **less** **than** perfectly and positively correlated; total
premiums increase at a linear rate for homogeneous exposure units. This
joint phenomena explains why insurers...hedging through the neutralization
of a life insurance risk (death) with a life annuity risk (**survival**) for
an 80-year-old woman. The Court concluded that no insurance risk existed.
     Today...contrast, such a casualty loss could be hedged with market
insurance and the firm could **survive** . Thus, the benefit (the reduction of
bankruptcy costs) from the purchase of market insurance may...

 16/3,K/7   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06517051   SUPPLIER NUMBER: 13928904   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Stock versus mutual ownership structures: the risk implications. (includes
  appendix)
Lamm-Tennant, Joan; Starks, Laura T.
Journal of Business, v66, n1, p29(18)
Jan, 1993
ISSN: 0021-9398   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 7111   LINE COUNT: 00575

...   Smith (1981, 1986, 1988, 1990b, 1992) and Fama and Jensen (1983a,

1983b) argue that the **survival** of both the corporate and the mutual form of organization is due in part to...the unearned premium reserves. Unearned premium reserves are established to account for the fact that **premiums** are paid in advance but not actually earned without the passage of time. Losses incurred are **equal** to losses paid adjusted for the change in loss reserves. Loss reserves represent an actuarial **determination** of future losses. (5.) An insurance company group is an organization of insurers operating in...

 16/3,K/8   (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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05971992 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Wealthy Developer Challenges Florida's Title Insurance Rules
Kyle Parks
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ST. PETERSBURG TIMES - FLORIDA)
June 29, 1999
JOURNAL CODE: KSPT   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1972

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   buildings on University of Florida football weekends.
    Thanks in part to his apartment complexes, Butler **survived** the early '90s recession better than many of his developer friends, though he did refinance... Nelson's insurance department commissioned a study by New Mexico insurance consultant David Cox, who **determined** that the rates are 9 percent **higher** **than** they should be. His report says title insurance risk **premiums** in Florida totaled $710-million last year. On average, the industry has to pay out...

02043778 56388284
No work, no pay!
Streeter, Kathy
Australian CPA v70n6 PP: 27   Jul 2000 CODEN: AUACAC   JRNL CODE: AAA
DOC TYPE: Periodical; Feature   LANGUAGE: English   RECORD TYPE: Fulltext
   LENGTH: 1 Pages
SPECIAL FEATURE: Table
WORD COUNT: 597
GEOGRAPHIC NAMES: Australia

DESCRIPTORS: Unemployment insurance; Income; Insurance policies; Personal
   finance
CLASSIFICATION CODES: 9190 (CN=United States); 8200 (CN=Insurance industry)
   ; 3400 (CN=Investment analysis & personal finance)
PRINT MEDIA ID: 22676

ABSTRACT: Income-protection insurance provides a replacement income if one
is unable to work due to either an injury or illness. It ensures that
regular expenses can be met when one is unable to work. The nuts and bolts
of income-protection insurance are considered.
TEXT: KATHY STREETER examines an overlooked area of insurance -
income-protection.

It amazes me the number of people who will pay $800 to insure a $20,000 car
but will not pay a similar amount to insure a $50,000 income. Unlike a car,
income is a continuing loss that cannot be replaced if you are not well
enough to work.

Income-protection insurance provides a replacement income if one is unable
to work, due to either an injury or illness.

It ensures that regular expenses, such as food and rent, can be met when
one is unable to work for extended periods of time.

Conditions for these policies can vary significantly from company to
company.

Usually you have a choice in how long your policy will continue to be paid
once a claim is made. The most common benefit periods are two and five
years and payable to age 65.

Also, you are given a choice of 'waiting period'. This nominates the number
of days off work before you receive a benefit.

Standard waiting period options are 14, 30 and 90 days. If you have
accumulated a lot of sick leave, you should consider a 90-day waiting
period.

This will give a considerably reduced premium and avoid duplicating the
cover already provided by the employer. For example, the average annual
premium for a 35-year-old, non-smoking woman reduces from $800.47 to
$472.44.

Anyone who depends on their income to meet regular expenses should have
some form of income-protection insurance. However, some key events may
trigger the need for this type of insurance, such as a new baby and
subsequent reliance on one income, a new mortgage or a recent divorce.

Bode Akintola   EIC 3600   23-Jun-05

It is important to note that an income-- protection insurance premium is tax deductible; but this also means that, if you ever make a claim, the income you receive from this policy will be taxable.

The cost of income protection can be cost-prohibitive for some manual occupations, but for most white-collar professionals the cost is relatively low. Although manual workers are more likely to injure themselves at work, they are usually covered by workers compensation.

It is standard industry practice to only insure up to 75 per cent of your current income, so this needs to be taken into account when **determining** your **premium** cost (see Chart A).

Trauma **insurance** will provide a lump sum if you suffer a specific injury or illness and **survive** for a specified period, which varies between companies.

These policies provide funds to cover additional medical bills, pay any immediate debts while you recuperate or allow you to modify your home.

Trauma policies cover illnesses such as heart attack, stroke, cancer, loss of speech, loss of limbs or a major organ transplant.

However, the range of illnesses covered by the policies and, hence, underlying premiums can vary significantly Trauma insurance should be considered by those privately insured, single and financially independent or approaching retirement but still have large debts.
Anyone working from home or who does not work professionally and is not covered by WorkCover or income-- protection insurance, should also consider trauma insurance.

Although there can be some overlap between trauma and income-protection insurance, the latter provides a regular income stream rather than a lump sum.

Also, it is a lot broader cover than trauma cover, which only provides payment on specific illnesses (see Chart B).

A. AVERAGE PREMIUM FOR $3125-A-MONTH INCOME-PROTECTION INSURANCE*

B. NOW MUCH DOES IT COST? (Average premium for 5150,000 trauma cover)*

KATHY STREETER IS THE FINANCIAL PLANNING INDUSTRY ADVISER FOR CPA AUSTRALIA; EMAIL: STREEK@VIC.CPAONLINE.COM.AU

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 10/9/8   (Item 8 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)
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01501382   01-52370
Quality of life and the WTP for an increased life expectancy at an advanced age
Johannesson, Magnus; Johansson, Per-Olov
Journal of Public Economics v65n2 PP: 219-228 Aug 1997 CODEN: JPBEBK
ISSN: 0047-2727   JRNL CODE: JPU
DOC TYPE: Journal article LANGUAGE: English   LENGTH: 10 Pages
SPECIAL FEATURE: Charts Equations References

GEOGRAPHIC NAMES: Sweden

DESCRIPTORS: Studies; Economic models; Economic theory; Insurance; Life
    expectancy; Quality of life
CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 1130 (CN=Economic
    theory); 1200 (CN=Social policy); 8200 (CN=Insurance industry); 9175
    (CN=Western Europe)

ABSTRACT: An attempt is reported to measure the value adult Swedes impute
to an increased survival probability at high ages. A rating scale between
the worst possible quality of life and the best possible quality of life is
used to indicate the quality of life a person expects to achieve at an
advanced age. A highly significant correlation is found between this
quality **measure** and the insurance **premium** a person is willing to pay in
exchange for a program increasing the expected length of life by one year,
conditional on having **survived** until the age of 75 years. The (maximum)
insurance premium the average person is willing to pay for such a program
is less than $1,500. The willingness to pay increases with a person's age,
but at a low rate. The implied average marginal rate of time preference is
about 1%.

 10/9/17   (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01343924   Supplier Number: 41588015   (THIS IS THE FULLTEXT)
A Survivorship Whole Life policy has been introduced by MetLife Brokerage
Financial Services Week, p25
Oct 1, 1990
ISSN: 0895-8440
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 94
TEXT:
Princeton, N.J. Policyholders can select a level **premium** amount,
determine the length of the **premium** payment period, target a desired
cash value, and, if desired, split the policy. One feature of the policy, a
supplemental **insurance** benefit, combines paid-up **survivorship** whole
life **insurance** and one-year term **insurance** . This product, distributed
through 22 regional life brokerage directors, offers a four-year level term
insurance rider, a disability waiver of premiums benefit rider and a
paid-up additions rider. The commission can be as much as 50% of first-year
premium and 5% for year two through 10.
    COPYRIGHT 1990 SDC Publishing
    COPYRIGHT 1999 Gale Group
PUBLISHER NAME: SDC Publishing
COMPANY NAMES: *MetLife Brokerage
EVENT NAMES: *240 (Marketing procedures)
GEOGRAPHIC NAMES: *1USA (United States)
PRODUCT NAMES: *6330000   (Property & Liability Insurance)
INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type
    of business)
NAICS CODES: 524126 (Direct Property and Casualty Insurance Carriers)
SPECIAL FEATURES: INDUSTRY; COMPANY

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Set      Items      Description
S1          0      AU=(PARANKIRINATHAN, K? OR PARANKIRINATHAN K?)
S2      46811      PREMIUM? ?
S3       1214      S2(5N)(FORMULA? ? OR EQUATION? ? OR ALGORITHM? OR ALGORYTH-
                   M? OR MEASUR? OR CALCULAT? OR DETERMIN? OR COMPUTE OR COMPUTES
                   OR COMPUTING OR ESTIMAT?)
S4      98391      SURVIV?
S5     230820      INSURANCE OR ASSURAN? OR INSURE? ?
S6          7      S3 AND S4 AND S5
S7          7      RD (unique items)     Considered all
File   2:INSPEC 1969-2005/Jun W2
          (c) 2005 Institution of Electrical Engineers
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          (c) 2005 ProQuest Info&Learning
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          (c) 2005 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2005/May
          (c) 2005 The HW Wilson Co.
File 474:New York Times Abs 1969-2005/Jun 22
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File 475:Wall Street Journal Abs 1973-2005/Jun 22
          (c) 2005 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
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          (c) 2005 Info.Sources Inc
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7/5/1   (Item 1 from file: 2)

7594115   INSPEC Abstract Number: C2003-05-1290D-063
  Title: **Application of** survival **analysis methods to long-term care**
  insurance
  Author(s): Czado, C.; Rudolph, F.
  Author Affiliation: Center of Math. Sci., Munich Univ. of Technol.,
Munchen, Germany
  Journal: Insurance Mathematics & Economics   vol.31, no.3   p.395-413
  Publisher: Elsevier,
  Publication Date: 20 Dec. 2002 Country of Publication: Netherlands
  CODEN: IMECDX ISSN: 0167-6687
  SICI: 0167-6687(20021220)31:3L.395:ASAM;1-R
  Material Identity Number: H503-2002-007
  U.S. Copyright Clearance Center Code: 0167-6687/02/$22.00
  Document Number: S0167-6687(02)00186-5
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Theoretical (T)

  Abstract: With the introduction of compulsory long-term care (LTC)
·**insurance** in Germany in 1995, a large claims portfolio with a significant
proportion of censored observations became available. In first part of this
paper we present an analysis of part of this portfolio using the Cox (1972)
proportional hazard model to estimate transition intensities. It is shown
that this approach allows the inclusion of censored observations as well as
the inclusion of time dependent risk factors such as time spent in LTC.
This is in contrast to the more commonly used Poisson regression with
graduation approach, e.g. Renshaw and Haberman (1995), where censored
observations and time dependent risk factors are ignored. In the second
part we show how these estimated transition intensities can be used in a
multiple state Markov process, e.g. Haberman and Pitacco (1999), to
  calculate premiums for LTC **insurance** plans. (15 Refs)
  Subfile: C
  Descriptors: **insurance** ; Markov processes; statistical analysis
  Identifiers: long-term care **insurance** ; ·**survival** analysis methods;·
large claims portfolio; censored observations; Cox proportional hazard
model; transition intensities; time dependent risk factors; Poisson
regression with graduation approach; multiple state Markov process;
insurance premiums calculation ; Andersen plots
  Class Codes: C1290D (Systems theory applications in economics and
business); C1140J (Markov processes)
  Copyright 2003, IEE

  7/5/2   (Item 2 from file: 2)

7410802   INSPEC Abstract Number: A2002-22-0520-020, C2002-11-1290D-044
  Title: **Calculation of the probability of** survival **of an** insurance
company with allowance for the rate of return for a Poisson stream of
premiums
  Author(s): Glukhova, E.V.; Kapustin, E.V.
  Author Affiliation: Anzhero-Sudzhensk Affiliate, Kemerovo State Univ.,
Russia
  Journal: Izvestiya Vysshikh Uchebnykh Zavedenii, Fizika   vol.44, no.6
p.7-12
  Publisher: Kluwer Academic/Consultants Bureau,
  Publication Date: June 2001 Country of Publication: Russia

Abstract: The probability of **survival** of an **insurance** company with
the working capital is **calculated** for a Poisson stream of **premiums** .   (
5 Refs)
Subfile: A C
Descriptors: economics; **insurance** ; probability; random processes;
statistical mechanics
Identifiers: **survival** probability; **insurance** company; return rate;
Poisson premium stream; probability density function
Class Codes: A0520 (Statistical mechanics); A0540 (Fluctuation
phenomena, random processes, and Brownian motion); A0250 (Probability
theory, stochastic processes, and statistics); C1290D (Systems theory
applications in economics and business); C1140Z (Other topics in statistics
)

 7/5/3   (Item 3 from file: 2)

 Title: Insurance **models for joint life and last** survivor **benefits**
Author(s): Matvejevs, A.; Matvejevs, A.
Author Affiliation: Riga Tech. Univ., Latvia
Abstract: Three kinds of **insurance**   policies for the net **premium**
 calculation   for married couples are considered. The net **premium**
 equation   principle is used in all **premium**   **calculations** . The
particular quality of the additional pension **assurance**   is the individual
form of its undertaking and the limitation of annual (monthly) pension
payments. The discussed form of joint life **insurance**   could be proposed to
the participant of the pension plan when he or she reaches pensionable age
and wants to buy a life **insurance**   policy for the accumulated capital of
the pension. (4 Refs)
Subfile: C
Descriptors: **insurance**   data processing
Identifiers: joint life benefits; last **survivor** benefits; **insurance**
models; **insurance**   policies; net **premium**   calculation ; married couples;
net **premium**   equation   principle; pension plan
Class Codes: C7120 (Financial computing)

7/5/4   (Item 4 from file: 2)

04151075   INSPEC Abstract Number: C9206-1290D-038
 Title: **Statistical risk evaluation applied to (Belgian) car** insurance
   Author(s): Beirlant, J.; Derveaux, V.; De Meyer, A.M.; Goovaerts, M.J.;
Labie, E.; Maenhoudt, B.
   Author Affiliation: Katholieke Univ., Leuven, Belgium
   Journal: Insurance Mathematics & Economics   vol.10, no.4   p.289-302
   Publication Date: Jan. 1992 Country of Publication: Netherlands
   CODEN: IMECDX ISSN: 0167-6687
   U.S. Copyright Clearance Center Code: 0167-6687/92/$05.00
   Language: English   Document Type: Journal Paper (JP)
   Treatment: Theoretical (T)
   Abstract: Before applying actuarial techniques to **determine** different
subportfolios and adjusted **insurance   premiums** for contracts that belong
to a more or less heterogeneous portfolio, e.g. using credibility theory,
it is worthwhile performing a statistical analysis on the relevant factors
influencing the risk in the portfolio. Also the distributional behaviour of
the portfolio should be examined. In the paper such a programme is
presented for car **insurance** data using logistic regression,
correspondence analysis, and statistical techniques from **survival**
analysis. The specific mechanisms governing large claims in such portfolios
are also described. This work is based on a representative sample from
Belgian care **insurance** data from 1989. (4 Refs)
   Subfile: C
   Descriptors: automobiles; **insurance** ; statistical analysis
   Identifiers: car **insurance** ; subportfolios; adjusted **insurance**
premiums; statistical analysis; distributional behaviour; logistic
regression; correspondence analysis; **survival** analysis; Belgian
   Class Codes: C1290D (Economics and business); C1140Z (Other and
miscellaneous)

7/5/5   (Item 1 from file: 99)

1202898 H.W. WILSON RECORD NUMBER: BAST94071560
**Exact and asymptotic solutions for the time-dependent problem of collective
   ruin**
Knessl, Charles; Peters, Craig Steven
SIAM Journal on Applied Mathematics v. 54 (Dec. '94) p. 1745-67
DOCUMENT TYPE: Feature Article ISSN: 0036-1399 LANGUAGE: English
RECORD STATUS: New record

ABSTRACT: Exact and asymptotic solutions for the time-dependent problem of
collective ruin are presented. This problem refers to the fate of a risk
business such as an **insurance** company. The classic model is described in
terms of a risk reserve $(Z(t))$ that increases according to a **deterministic**
 process, representing **premiums** , and decreases according to a compound
Poisson process, representing claims. The probability of **surviving**
through a time t is determined by deriving an integrodifferential backward
Kolmogorov equation. Exact solutions for an exponential claims
distribution are obtained when the premiums are modeled as either constant
over time or linearly dependent on the size of the reserve. These
solutions are analyzed asymptotically for 3 basic regions in parameter
space and for various regions in the risk (z,t) plane, where $z = Z(0)$.
DESCRIPTORS: **Insurance** --Risk management; Poisson distribution;

Kolmogorov theorem;

7/5/6   (Item 2 from file: 99)

1139956 H.W. WILSON RECORD NUMBER: BAST94008504
Sureties see flexible rules
ENR v. 231 (Dec. 20 '93) p. 8
DOCUMENT TYPE: Feature Article ISSN: 0891-9526 LANGUAGE: English
RECORD STATUS: New record

ABSTRACT: According to a survey of surety brokers conducted by
Chicago-based accounting and management consulting firm Grant Thornton,
contractors that have **survived** the recession will find it easy to get
surety financing. Fifty-six percent of surety brokers responding to the
survey believe that because of excess capacity, construction clients will
find it "easy" or "very easy" to obtain credit, but only 48 percent think
that obtaining credit will be easy next year. A potential major
development is Surety Association of America's decision to discontinue
publishing a set of advisory rating figures widely used by **insurance**
companies to **calculate** **premiums** . Jerry Fallen, vice president for
surety operations at Haas & Wilkerson **Insurance** Co., says that
underwriters will rely more heavily on the SAA's "loss cost" figures for
rates, which could mean lower premiums for preferred contractors.

DESCRIPTORS: Contractors-- **Insurance** requirements; Guarantee and surety;

7/5/7   (Item 1 from file: 583)

02212100
PROTECTION **INSURANCE** AFFECTED BY AIDS
 UK - PROTECTION **INSURANCE** AFFECTED BY AIDS
Money Week (MYW)   26 October 1988 p21

A 6-page special report examines protection **insurance** , which has been
significantly affected by AIDS. However, the article contends that the
market is now showing signs of recovery. Premiums have been forced up by
200-300% for younger males, bringing a rapid readjustment within the
industry. However, **measures** other than increased **premiums** were needed,
with exclusion clauses introduced. There are an estimated 3.2 mil lives
covered under **insured** group and individual PHI schemes in the UK, with
only 40% of employed people thinking that they have PHI cover. 91% of
employed people have said that they could not **survive** on state benefit.
The article examines methods of dealing with the AIDS problem and its
unpredictability, with the ABI recommending that any male applying for
cover with over GBP15k should take a blood test. The article also examines
the new concept of dread disease **insurance** , paying out on potentially
crippling diseases as well as medical **insurance** and the future for PHI.

PRODUCT: Life **Assurance** (6310); Health Care Insurance (6322);
EVENT: MARKET & INDUSTRY NEWS (60);
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);
    South East Asia Treaty Organisation (913);